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OCTOBER 17, 1924

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FAME

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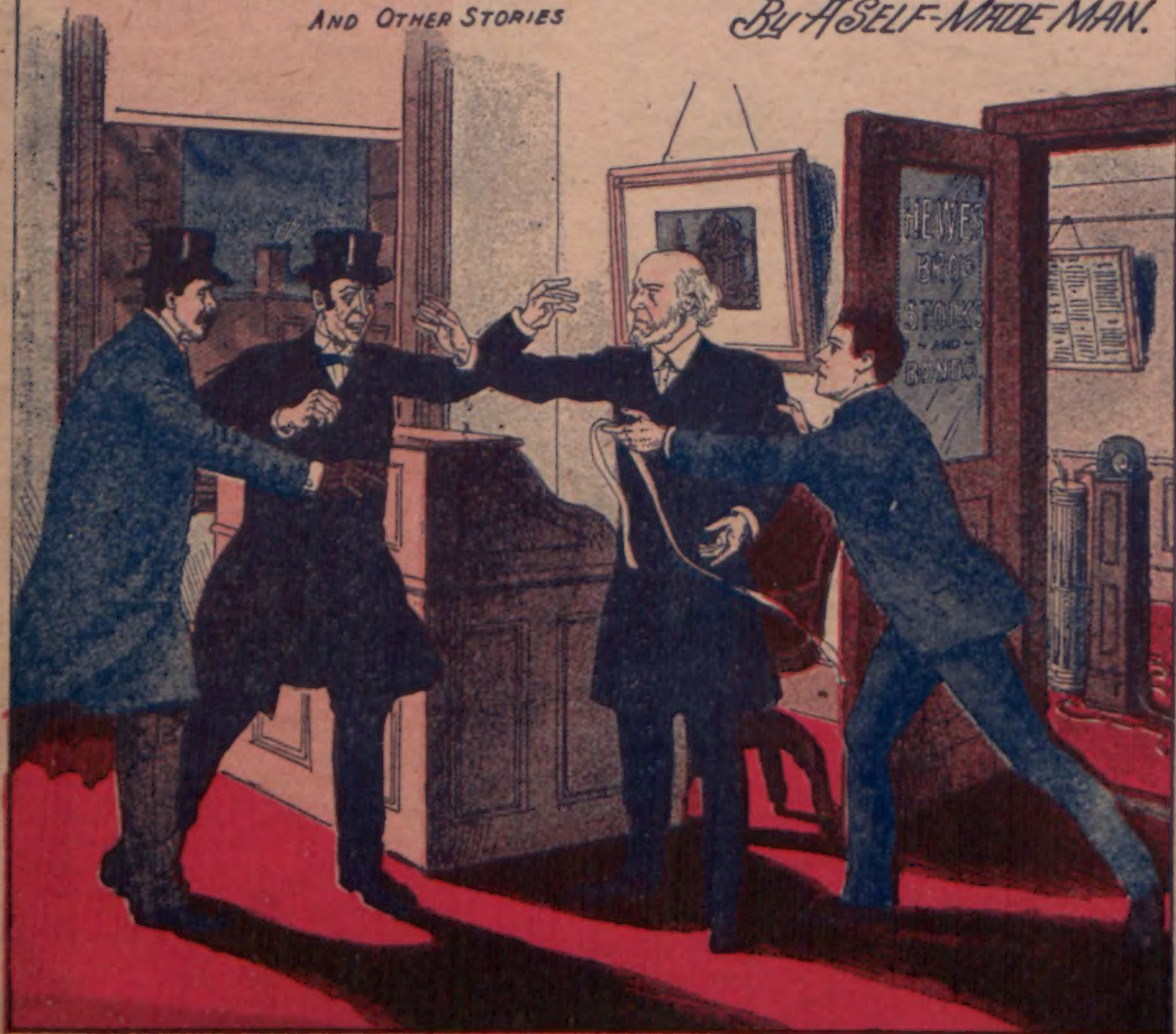
FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

TIPPED BY THE TICKER;
OR, AN AMBITIOUS BOY IN WALL STREET.

AND OTHER STORIES

By A SELF-MADE MAN.



Phil dashed into the private office with a section of the tape in his fingers. "Look, sir!" he cried, laying one hand on his employer's arm. "Louisville Southern has taken a slump."

The wily brokers were thoroughly taken aback.

Are You A Radio Fan? Read Page 24.

FAME AND FORTUNE WEEKLY

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NEW YORK, OCTOBER 17, 1924

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TIPPED BY THE TICKER

OR, AN AMBITIOUS BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Phil Bristow and the Office Stenographer.

"Got any money, Ethel?" asked Hewes Bros.' messenger boy, an uncommonly bright-looking lad, as he paused by the stenographer's desk.

"Well, if you haven't got a cheek, Phil Bristow," laughed Miss Carpenter, who was a pretty brunette of seventeen years.

"Sure I have—two of them," chuckled Phil. "But I'm dead serious, just now. I've got a tip."

"A tip!" exclaimed the girl, with an interested look.

"Yes. A pointer worth—well, a million to a person with the money to back it; but to me, with only fifty cases or so in the savings bank, it won't cut much ice, which is hard luck, for tips don't spring up every day in my path."

"Tell me about it, will you, Phil?"

"Couldn't do it, Ethel, unless——"

"Unless what?"

"You will go in with me on it—partners, you know. Give me your promise to match my fifty with a similar amount and I'll tell you all about it."

"But I don't want to promise until I know what the tip is, Phil," said the girl, seriously.

"That's just like a girl. Where's your sporting blood, Ethel?"

"But fifty dollars is an awful lot of money to risk on an uncertainty," protested the stenographer.

"Sure it is. But there isn't any uncertainty about this tip. It's a sure winner."

"How do you know it is?"

"How do I know? Well, I'll tell you how I know. I got it straight from the lips of one of the biggest brokers on the Street."

"You did?" exclaimed the girl, in surprise.

"I did," he replied, with solemn earnestness.

"Who was the broker?"

"Tom Jardine."

"And he told you——"

"I didn't say he told me anything."

"Yes, you did. You said you got it from his lips."

"So I did; but he didn't tell me. He told it in confidence to a friend of his—a man named Wetmore, and I accidentally overheard him."

"Oh!"

"He told Wetmore that a pool had just been formed to boom a certain stock, and that he was one of the brokers who was going to do the buying."

"What was the name of the stock?"

"Say you'll go in with me and I'll tell you."

The girl hesitated.

"Fifty dollars is——"

"A lot of money. You said that before."

"I wasn't going to say that."

"Well, what were you going to say?"

"I was going to say that fifty dollars is nearly all I have in the world."

"Then go in with me and you'll soon have a hundred."

"I don't know about that," replied Miss Carpenter, doubtfully. "It is awfully easy to lose money in stocks."

"Bet your life it is. Easier than anything I know of, unless you are operating on a sure thing."

"I have very little confidence in Wall Street speculation for those who are not on the inside."

"I agree with you; but in this little venture you and I will be on their side with the knowing ones."

"You seem very confident of that."

"I am or I wouldn't ask you to risk your money, nor I wouldn't think of risking mine, either. This is where we go in on the ground floor and come out at the roof."

"Supposing before we got off the roof it fell in and landed us in the cellar, where would our money be?"

"In the pocket of some broker. I think I am smart enough to get off the roof before it gives way. I've not been in Wall Street a couple of years for nothing. If I haven't speculated yet, it isn't because I don't know how to do it, but because I was too poor and too foxy to jump in before I know where I was at. Now I see the chance to make a start with scarcely any risk. I call it a cinch. If I had a thousand dollars I'll bet I could make two with it."

"Would you really invest a thousand dollars on the strength of that tip?"

"I certainly would."

"If it was all the money you had in the world, too?"

"That wouldn't make any difference."

"How many shares can you get with \$100, Phil?"

"The stock is ruling now at 49. I can get 20 shares on margin. If it goes up ten points we'll make nearly \$100 apiece. Isn't that worth while?"

"But will it go up ten points?"

"I'll bet it will go up fifteen. If it should only go up five or six we'll double our money. The combination of capitalists back of this projected boom has got millions to boost the stock with and hold it up until their brokers unload at a big profit."

The girl thought for several moments before she spoke again, and Phil waited patiently for her decision.

"Well, Phil," she said at last, "I'll risk it. I'll go in with you. What is the name of the stock?"

"Great Western," he whispered in her ear. "Here's the last quotation on the ticker, '1,200 G. W. 49 1-8.'"

"When do you want the money, Phil?"

"To-morrow morning."

"I'll bring it over with me."

"All right, pard. You'll be wearing a new gown and hat on the profits in a couple of weeks."

"I hope so," she laughed. "I need both."

"Here comes Mr. Briggs, the cashier. This is where I sneak back to my chair in the outer office. He's sore on me."

"Why?"

"Because he wants to be the only one with you."

"The idea! Just as if I cared for him."

"That's just it. He's sour on me because I get the smiles from you and he don't get any."

Phil bobbed his head to her and darted away.

"He's the nicest boy in New York," thought Ethel Carpenter as she watched the good-looking messenger vanish through the brass gate of the crunting-room.

The cashier hung up his hat and overcoat, went to his desk, and after a moment or two approached the stenographer's table with a paper in his hand.

"Please make three manifold copies of this, Miss Carpenter," he said.

"Very well, sir," she replied, without looking up.

He hesitated as if he had something more to say, but the girl's manner was not very encouraging in the sense he was looking for.

"Ahem! That's a very pretty waist you have on to-day, Miss Carpenter," he ventured.

"Thank you for the compliment, Mr. Briggs," she replied, calmly, and without removing her eyes from her machine.

"And the rose in your hair becomes you greatly," he added.

She made no reply to this. He bit his mustache with vexation, for he saw he was not making much headway.

"I think a small corsage bouquet of your favorite flower would complete the ensemble," he said. "Would you permit me to present you with this one?"

The cashier brought into view the hand he had till now held behind his back, and laid the small bouquet on her table beside the machine.

"You are very kind, Mr. Briggs, but I'd rather not take them."

"Why not?" he asked, almost sharply.

"Because I don't care to accept presents from gentlemen in the office."

"Indeed," he replied, tartly. "I saw you accept a cheap bouquet from Phil Bristow yesterday morning."

"Phil is only a boy; and besides, we are great friends."

"That is as much as to say you do not consider me a friend."

"Well, hardly—in the same sense as Phil."

"I think he is an impertinent young cub," said the cashier, angrily.

The stenographer was silent.

"He puts in altogether too much time around your desk. I am going to speak to Mr. Hewes about it. You'd better give him a hint or two to keep away if you don't want to have him discharged."

Miss Carpenter flushed up but did not say a word.

"If you were a little more sociable with me, Miss Carpenter, you might find it to your advantage," continued the cashier.

"I don't understand you, Mr. Briggs," replied the girl, coldly.

"If you will permit me to see you to the bridge cars this afternoon I will have more time to explain."

"No, sir; I couldn't think of it."

"I have seen you walk there with Phil Bristow."

"I wasn't aware before that you took such interest in my movements, Mr. Briggs," she answered, with just the least bit of sarcasm in her tones.

"I take more interest than you think, Miss Carpenter. If you would——"

"Mr. Briggs," said Phil's voice at his elbow at that moment, "Mr. Hewes wishes to see you in his office."

The cashier glared at him as if he resented the interruption. Phil, however, looked him placidly in the eye, and then went on to the wash-room. When he got back to the stenographer's desk the cashier was gone.

"I'm glad you brought him that message, Phil," she said.

"Why?"

"Because his company was not agreeable to me."

"You ought to have thrown out a hint that you were busy."

"I doubt if he would have taken it. I gave him no encouragement to talk to me, but he persisted in doing so."

"Did he give you those flowers?"

"He did, but I refused them. Please put them on his desk."

"Certainly," and Phil carried the bouquet to the cashier's den.

As he turned toward the counting-room door he came face to face with Mr. Briggs.

"What were you doing at my desk?" asked the cashier, sharply.

"Placing those flowers on it."

"Who told you to do that?" Mr. Briggs asked, with a scowl.

"Miss Carpenter," replied Phil, turning away.

CHAPTER II.—The Deal In Great Western.

Phil Bristow was a smart boy. Mr. George Hewes, his employer, who was a stock broker of some repute, doing business under the firm name of Hewes Bros., with offices at No. — Wall street, had said so more than once. A score of brokers who knew the boy thought so, if they didn't actually say so. Mrs. Honeywell, who kept a boarding-house in West 28th Street, where Phil lived, said so frequently, and the other boarders, especially the young ladies, agreed with her.

Miss Ethel Carpenter, the office stenographer, was sure of the fact, while the rest of the employers, baring Mr. Murray Briggs, the cashier, were non-committal on the subject, but their friendly attitude toward the young messenger was unmistakable. Mr. Briggs, who showed no disposition to conceal his dislike for Phil, seemed to be about the only one who refused to admit that the boy was smart.

Now as the majority always rules, it may be taken for granted that Phil Bristow was a smart boy. He was born in the city of Philadelphia, and had been left an orphan at the age of fourteen. That was a little over three years before the opening of this story. When he started out to hoe his own row in life he had attracted the favorable notice of a gentleman who personally recommended him to Mr. Hewes, and the broker being in want of an office boy at the time, hired Phil, and had never felt any regret for doing so.

On the morning following the conversation related in the preceding chapter, Ethel Carpenter brought the \$50, which represented the bulk of her savings, to the office, and handed the money to Phil. If, since she had passed her word to go in with the boy on the deal in Great Western, she had experienced any doubts as to the ultimate fate of that \$50, she did not show it by her manner when she handed him the bills. She was not a girl to show the white feather, no matter what results might be.

"Thanks, Ethel," said Phil, sticking her little roll in his vest pocket. "I am going to buy the shares at the first chance I get to do so this morning."

The first chance came about eleven o'clock, when he was sent to a stationery store and printing house on Nassau Street. On his way he passed a small bank that was noted for carrying small deals for small speculators. Phil stepped into this place for the first time in his life. The reception-room was crowded with customers watching the quotations that were put up on a blackboard at one end of the room by a small boy. At a desk facing a window that opened on this department stood the margin clerk who attended to the bank's brokerage business.

His two assistants generally had their hands full with the business that came through that window. When an order was received to buy or sell stock the order was telephoned to the bank's representative on the floor of the Stock Exchange, who immediately executed the commission. Presumably the commissions were divided between himself and the bank. Phil stepped up to the window and gave in the money and the order for twenty shares of Great Western at the market

price. He received back a memorandum of the transaction and some change. Then he went on to the stationer's, transacted his business, and was soon back at the office. At the first opportunity he showed the memorandum to the stenographer. As he passed the cashier's desk he got a black look from Mr. Briggs, whose saturnine features plainly showed the dislike he bore the boy. Phil, however, didn't care a rap for that gentleman's sentiments. He took care, though, to accord him the outward respect his position in the office called for, and his diplomacy prevented an open rupture between them. Will Ashley, one of the clerks, who was particularly friendly with Bristow, beckoned him over to his desk.

"What is Briggs so sore on you about?" he asked Phil, in a low tone.

"I guess it's because Miss Carpenter and I are too friendly," replied the young messenger.

"What difference can that make to him?"

"He wants to monopolize her himself."

"I thought he was a bit sweet on her. She's a deuced pretty girl, all right. I don't believe she wastes much thought on him, even if he is the great mogul when the boss isn't here."

"She doesn't. He isn't quite her style, and he can't help seeing it; and it makes him grouchy."

Ashley chuckled.

"I'm glad of it," he said. "Miss Carpenter is too nice a girl for him. He's a man I don't fancy for lots of reasons. I don't believe he's to be trusted. If I was the boss I'd have a new cashier."

"You speak as if you knew something about him."

"I do—a heap; but I'm not telling all I know. It isn't good policy. Some day I may tell you, if I think it will do you any good to know, but not now. Better run along now—he's looking at us," and the speaker turned to his book.

Phil took the hint, and returned to his post in the waiting-room. He had scarcely taken his seat when Mr. Hewes rang for him to take a message to the Vanderpool Building, in Exchange place, and from that time until three o'clock he didn't have many spare moments. When Phil put on his hat and coat to go home, about four o'clock, he stepped into the counting-room to tell the stenographer that Great Western had not made any upward movement as yet. On his way up Wall Street he met a messenger acquaintance to whom he had loaned a dollar some time back.

"Hello, Phil! You're just the fellow I wanted to see," said the other lad, whose name was Bob Davis.

"Well, you see me now, don't you," said Phil.

"Sure. I want to pay you that dollar I borrowed," said Davis.

"Small favors are always thankfully received, Bob," replied Bristow.

"Come into this cafe. I want to get a fiver changed."

They entered the place. Bob led the way to a table in the rear of the room which was partially concealed by some drapery.

"My boss comes in here quite often," he explained, "and I wouldn't care to have him see me here, as he might mistake my motive."

"What do you want to sit down for?" asked Phil. "Can't you ask the cashier to change your bill?"

"I wouldn't like to do it without taking something. It isn't just the thing. What will you have yourself?"

Nothing."

"Nonsense. Take something mild."

"Well, I'll take a glass of water."

"Pshaw!—They don't sell water. I'll order a bottle of soda or ginger ale for you. Or you can have cider, like myself. Which shall it be?"

"You can make it a soda, since you insist I shall drink with you."

"All right," and he gave the waiter the order.

At that moment three gentlemen entered the cafe and took the table just in advance of them. Phil recognized one of them, to his great disgust, as Murray Briggs, the cashier.

"How unfortunate that he should come in here just at this particular time. If he sees me he'll put a bad construction on my presence here, and will probably report the circumstance to Mr. Hewes, making it out as bad as he can. I wish I hadn't come in here."

He had reason to change his mind after a few minutes.

CHAPTER III.—Mr. Briggs Is Brought to Bay.

"I am very sorry, Mr. Briggs, to have to press you about that money you owe us," said one of the gentlemen, after they had given their orders to the waiter, "but it has been hanging fire so long that we feel it is high time that the matter was settled. What can you do about it?"

"Nothing at present," replied Briggs, a bit sulkily.

"That's the answer you've been giving us right along," replied the other, sharply, "and Salter and I are tired of hearing it."

"What are you going to do about it then?" asked the cashier, almost defiantly.

"We shall have to bring the matter to Mr. Hewes' attention."

"If you did that you would ruin me!" exclaimed Briggs, thoroughly startled at the man's suggestion.

"That's your lookout, Mr. Briggs," replied the other, with a shrug of his shoulders. "If you will make good half of your indebtedness to us to-morrow, and furnish a reasonable guarantee that the balance will be paid on the first of the month, why we'll hold off. But that's our ultimatum, isn't it, Salter?" turning to his partner.

"That's what it is, Cutler," replied Mr. Salter.

"It is impossible for me to comply with your demand," protested Briggs. "It is out of the question for me to raise \$2,500 by to-morrow."

"You've already had three months to get the money. You might have materially reduced your debt in that time, and thus have prevented us from seeing the necessity of turning the screws on you."

"Why don't you drink your soda, Phil?" asked Bob Davis, at this juncture.

"Hush!" replied Phil, holding up his hand for silence.

Bob looked surprised, but nevertheless complied.

"Well, the fact of the matter is I have been trying to win the money at cards, for I'm an expert with the pasteboards, but luck has been against me," growled Briggs. "I was cleaned out completely the other night, and had to borrow enough to see me through till salary day."

"Then you admit that you haven't any money at all?" said Mr. Cutler.

"I haven't a dollar to my name that I can call my own."

"You hear what he says, Salter?"

"My hearing is very good, Cutler," replied his associate.

"What are we going to do about it, Salter?"

"I'm afraid we'll have to call on Mr. Hewes, Cutler."

"And show him that little note of hand with his indorsement to it, eh?"

"Precisely," nodded Mr. Salter.

"You mustn't do it," ejaculated the cashier, with a note of fear in his voice.

"Mustn't, eh?" retorted Mr. Cutler, with a dry laugh. "Why not? You've had three months, haven't you, in which to pay the note, or at least make some kind of a substantial showing? You've done neither. When we called your attention to it you put us off with excuses. Well, we've stood your excuses as long as we intend to. Haven't we, Salter?"

"We have," coincided his partner.

"Therefore we propose to collect the note at once. When the principal can't meet his obligation the indorser must make good. Isn't that so, Salter?"

"Most decidedly," nodded his companion.

"Therefore to-morrow we'll make it our business to interview Mr. Hewes. If it will make it any easier for you, Mr. Briggs, you had better let him know what our intentions are."

A worried, hunted look flashed from the cashier's eyes. It was clear that the plan of action outlined by the two gentlemen concerned him not a little.

"Isn't there any inducement I can offer you to defer your visit to Mr. Hewes?"

"I mentioned the alternative when we first sat down at this table, but, according to your statement, it seems to be impossible for you to meet it," said Mr. Cutler.

"You mean that if half the money be paid to-morrow——"

"With a suitable guarantee that the balance shall be forthcoming on the first of the month, we'll hold off," interrupted Mr. Cutler, briskly.

"Give me until this time to-morrow to try and meet your demand."

"I think we may do that. What do you say, Salter?"

"Whatever you say goes, Cutler," nodded Salter.

"Very good. You heard what Mr. Salter said, Briggs? We will meet you here this time to-morrow; that is," consulting his watch, "half-past four o'clock. If you make good, that will satisfy us; if not, we'll have to call on Mr. Hewes the day after. That's fair enough, isn't it, Briggs?"

"It is as much as I can expect, I suppose," he replied, without any enthusiasm.

"Precisely," replied Mr. Cutler. "As much as you are entitled to expect after the unbusiness-like way you have treated us. Have another drink, gentlemen."

The waiter was summoned and another round ordered. While they were waiting for the liquid refreshment the three men were silent, the cashier seemingly lost in thought.

"In case I should find it impossible to get the money to-morrow, would you take five \$1,000 railroad bonds as security for this debt?" asked Briggs, at length.

"Five \$1,000 railroad bonds, eh! What is the name of the road, and what is their market value?"

"Illinois Western. Market value \$1,100."

"I thought you said you didn't have a dollar you could call your own?" replied Mr. Cutler, suspiciously.

"I haven't, but I could borrow the securities for a while."

"Oh, that's it, eh? Well, I don't fancy that arrangement at all. Do you, Salter?"

"Hardly, unless——"

"Unless what, Salter?"

"We can acquire the right to sell the bonds on the first of the month if Mr. Briggs failed to redeem them on that date."

"Hum! I am afraid Mr. Briggs could not meet that requirement."

"Instead of selling them, couldn't you hypothecate them for the \$5,000 on the first, and give me, say, three months longer in which to redeem them?" asked Mr. Briggs, eagerly.

Mr. Cutler looked at his partner in a peculiar way, and Mr. Salter seemed to understand the look.

"Look here, Briggs," said Mr. Cutler, snarply, "do you intend to borrow those Illinois Western bonds from the safe in your office?"

The cashier started and looked guilty.

"I hope you don't mean to insinuate," began Briggs.

"That you intend to appropriate bonds belonging to Mr. Hewes? Oh, of course not," sarcastically. "We wouldn't think of such a thing, would we, Salter?"

"Not in the least," replied Mr. Salter, with an intelligent wink.

"I might also remark, while we're on the subject," continued Mr. Cutler, "that we did not even suspect that Mr. Hewes's endorsement on Mr. Briggs's note might not be genuine, either. Did we, Salter?"

"Of course not. Why should we? Mr. Briggs wouldn't be so foolish as to give us a note with a forged indorsement, because——"

"It's a State prison offense. Exactly. Well, Salter, I think we can afford to take the bonds, say with \$1,000 cash as a guarantee of good faith on the part of Mr. Briggs. We must also have a note from him, describing the bonds, and stating that they are his property. A mere matter of form to protect ourselves in case——"

"There should be any question," interjected Mr. Salter.

"About the bonds hereafter. Exactly," concluded Mr. Cutler, looking at Briggs.

"I'll agree to the conditions," replied Mr. Briggs.

"Very well. I think that concludes the matter for the present," said Mr. Cutler. "What do you think, Slater?"

"I agree with you," answered his partner.

The three men rose and walked out of the cafe.

"Well," asked Bob Davis of Phil, "what did you learn?"

"That a certain person is a bigger rascal than I took him to be."

"Is that all? I thought you were picking up a tip on the market."

"No. Come! Are you going?"

"Sure," replied Bob Davis, and they left the cafe and walked up to Broadway, where they parted, Davis taking the subway, while Phil boarded a Broadway surface car.

CHAPTER IV.—Phil Bristow Is Accused of Theft.

On his way up town in the car Phil pondered over what he had heard in the cafe. One thing seemed clear to him—that Mr. Briggs owed Messrs. Cutler and Salter the sum of five hundred dollars, and that they were trying to make him ante up. Who were Cutler and Salter? And how came Mr. Hewes's cashier to owe them five thousand dollars? They might be stock brokers, but Phil did not believe they were. He could not imagine how Mr. Briggs got into their debt for such a large sum. Phil had learned another thing—that the cashier played cards for money. That fact did not particularly surprise him. It was in line with Mr. Briggs's character as he had summed it up. What really interested him was the cashier's offer to put up the five one thousand dollar Illinois Western bonds as security for the money he owed Cutler and Salter, after making the admission that he was not worth a cent he could call his own. Of whom was he going to borrow those bonds? What good friend did he have who would be so obliging as to loan him the use of five Illinois Western securities whose market value was five thousand five hundred dollars all told? To say the truth, the ironical remarks made by Mr. Cutler gave Phil a strong suspicion that Mr. Briggs really meant to get those particular bonds from the office safe. Probably he knew they would not be called for until interest came around again; or, at any rate, he was willing to take chances that they would not be wanted within three months.

As for the note he had given Cutler and Salter bearing Mr. Hewes's indorsement, he was inclined to believe that the indorsement was a forgery. Well, after all, it was none of his business that Mr. Briggs owed Cutler and Salter money, and it was the cashier's own funeral if he had given his two creditors a note with a forged statement. But if Mr. Briggs intended to take five bonds belonging to Mr. Hewes from the safe and practically hypothecate them, without his employer's knowledge or permission, for the purpose of canceling or securing his debt, that was another matter en-

tirely. Was it not Phil's duty to give Mr. Hewes an inkling of the situation?

"I think I ought to," he mused, "but it's rather a delicate job to get around. What evidence have I to offer to substantiate such a serious charge against the trusted cashier of our office? Not a particle. Mr. Briggs's denial would go further than my statement. It would be better to wait until the cashier had presumably abstracted the bonds from the safe. Then I could tell Mr. Hewes in confidence what I overheard in the cafe. If on investigation the bonds were found to be missing there would appear to be some ground to suspect Mr. Briggs of having taken them for the purpose indicated. By hunting up Cutler and Salter the matter could doubtless be brought home to the cashier. That will be the better way. I am beginning to think that I see Mr. Briggs's finish."

Next day Phil took a great interest in the ticker whenever he got a chance to look at it, but he was rather disappointed to find no change yet for the better in Great Western stock. There were only two or three quotations of the stock on the tape all day for comparatively insignificant blocks of shares, from which Phil concluded that the syndicate brokers had not yet started in to buy. He reported the fact to the stenographer, and said he hoped that there would be some indication of life in the stock on the following day.

He had some idea of going up to the cafe around four o'clock, with the object of witnessing, if possible, the second interview between Mr. Briggs and his two creditors, but he was prevented from doing so by Mr. Hewes sending him uptown on an errand. Soon after ten next morning Phil noticed a number of sales of Great Western recorded on the tape.

"I believe the stock is getting busy at last," he said, in a tone of great satisfaction.

He immediately ran into the counting-room and told Miss Carpenter.

"It's gone up about half a point already, which looks encouraging," he said to her.

She smiled, but, as she was very busy, they could not converse on the subject. During the rest of the day Phil kept his eye on the tape whenever the opportunity offered, and when the Exchange closed for the day Great Western was up to 50½. A great many shares of the stock had changed hands during the seven-hour session, and Phil was satisfied that the boom in which his and Miss Carpenter's opes were centered was really on. When Mr. Hewes was putting on his hat and coat to go home that afternoon Phil entered his private room.

"Can I speak to you a few moments, sir?" he asked.

"Certainly, Phil. What is it?"

The boy at once told him the particulars of the interview he had witnessed in the cafe between Mr. Briggs and Messrs. Cutler and Salter.

"You will understand, I hope, sir, that I am bringing no charge against Mr. Briggs. After thinking the matter over I concluded that it was my duty to let you know about it. I don't even know that you have any Illinois Western bonds in your safe, sir."

"I haven't," replied Mr. Hewes. "A week ago I received ten Illinois Western bonds from a cus-

tommer as security for a loan. I handed them to Mr. Briggs to put in the safe overnight. Next day I took them to my safe deposit box in the Washington vaults, where they are now."

"Then I suppose it could not have been five of those particular bonds that Mr. Briggs referred to when he told Mr. Cutler that he intended to borrow them from a friend?"

"Hardly," replied the broker, with a smile.

"There is one other thing: Mr. Briggs gave the two men a note for five thousand dollars indorsed by you——"

"What's that?" asked Mr. Hewes, quickly; "a note indorsed by me! Impossible! I have made it a rule since I went into business—twenty-five years ago—never to indorse a note under any circumstances. It is a fatal practice."

"But the note in question, sir, is presumed to be indorsed by you, though I have an idea that the two gentlemen who hold it have a suspicion that your signature is not genuine."

Mr. Hewes looked a bit startled at this information. If his cashier had actually given a note to secure the payment of a certain debt, and that note bore his signature across its back as an indorsement, then Mr. Briggs must have placed it there himself, which act was to all intents and purposes a forgery, whether it resembled his handwriting or not. This was a very serious matter for him to consider. Mr. Briggs had been a trusted employee for many years, and now to find that he might be guilty of such a piece of work as that was not at all pleasant for the broker to contemplate. He paced his office for a minute or two with a corrugated brow, and Phil waited impatiently to be examined further on the matter or dismissed. At length Mr. Hewes paused before him.

"Of course you have said nothing about this to any one, Phil?" he said anxiously.

"Certainly not, sir."

"Very well. That will be all, now."

Mr. Hewes left the office, and, instead of going straight home, he went to his safe deposit vaults and took out the package supposed to contain the ten one-thousand-dollar Illinois Western bonds. When he examined it he discovered that six of the bonds were missing, and their places supplied with folded sheets of thick blank paper so arranged as to match the genuine bonds.

This discovery gave the broker a great shock—not so much on account of the money value involved, but because here was almost indisputable proof, when taken in connection with Phil's story, that his cashier was false to his trust.

"It seems evident that he substituted the paper for the six bonds during the short interval that the securities were in his charge," said Mr. Hewes to himself. "Being pressed for the payment of a debt he could not settle honestly, he yielded to temptation and embezzled the bonds. It may be that he eventually intended to return the bonds to me before the six months expired when the loan, on which these bonds were deposited as security, became due and payable; but such a purpose does not excuse his unwarrantable act, nor does the fact that he hoped to take up his own note in the course of time justify the forging of my name to it as an indorser."

Mr. Hewes decided that before he demanded an explanation of his cashier he would hunt up Messrs. Cutler & Salter, who, to his certain knowledge, were not Wall Street brokers. However, it appeared that they were conducting some kind of business in the financial district, and next morning he instituted inquiries among his acquaintances. At the Exchange he met a broker who knew both Cutler and Salter. They are the managers of the Manhattan Brokerage Company, No. — Broadway," said the broker to Mr. Hewes.

"That is a bucket-shop," said Mr. Hewes.

"Exactly. One of the notorious Clifford string of similar shops that fleece the unwary largely through the mail. Their advertisements can be seen regularly in all the financial papers, and in the Sunday editions of the big New York, Boston, Philadelphia and other city dailies."

"Thank you, Mr. Pratt," replied Mr. Hewes; "that is all I want to know."

He immediately went to the office of the Manhattan Brokerage Company, but neither Mr. Cutler nor Mr. Salter was visible. When he returned to his office, about eleven o'clock, Phil had just gone into the counting-room to inform Miss Carpenter that Great Western shares had gone up to 51—an advance of two points above what they had paid for the stock. Hardly had he removed his overcoat before Mr. Briggs presented himself in the private office.

"I regret, Mr. Hewes," he began, "that I have to report to you a discovery I have made. I found a thousand dollars missing from the safe this morning—ten one-hundred-dollar bills that I placed there myself yesterday afternoon."

"Indeed, Mr. Briggs?" replied the broker, hardly manifesting the surprise that the cashier expected him to show. "How do you account for its loss?"

"I am sorry to say that I suspect your messenger, Phil Bristow, of the theft."

"That is a serious accusation. On what grounds do you make it?"

"Soon after opening the safe I went to the washroom. On my return I found the boy coming away from my desk."

"Had he any business to be at your desk, Mr. Briggs?"

"Well, yes; he brought a typewritten statement from the stenographer and laid it on my blotter."

"And is that all the grounds you have for suspecting him of a crime?"

"He had the opportunity to take the money, and I am not at all pleased with his general conduct in the office."

"You have complained of Bristow once or twice before, if I rightly remember, but I could not find that the boy deserved your censure. However, this is a matter that, in justice to himself, he will have to refute in your presence."

The broker rang his bell, and Phil appeared.

"Phil," said Mr. Hewes, "Mr. Briggs says you were at his desk this morning at a time when he was absent in the lavatory."

"Yes, sir," replied the boy, in surprise. "Miss Carpenter asked me to carry a typewritten paper to him. As he was not in his place, I laid it on his desk and came away."

"The safe was open at the time, I believe?"

"Yes, sir."

"Mr. Briggs reports that ten one-hundred dollar bills have been taken from his cash box."

"Does he accuse me of taking them?" asked Phil, indignantly.

"Indirectly he does."

"What reason does he give for suspecting me?"

"Merely the fact that you were in a position to get at the safe without his knowledge."

"I think Mr. Briggs has some motive in bringing this charge against me," said Phil, angrily. "He is down on me, anyway, and would like to get me discharged from the office. I don't think he will succeed, though. Probably you had better search me, if you have any doubt as to my honesty."

"If he took the bills, it isn't probable he has them about him at the present moment, or he would not suggest that his pockets be searched," interposed the cashier, with a sneer. "He could easily have hidden them somewhere."

"I dare say you could tell, if you wanted to, where those notes are," said Phil, looking the cashier in the eye.

"What do you mean, you young monkey?" demanded the man, flushing up.

"I mean that if they're missing you took them yourself."

The cashier started back aghast.

CHAPTER V.—The Finish of Cashier Briggs.

"You young puppy!" roared Briggs, starting forward as if he meant to strike the boy; but Mr. Hewes interfered.

"Don't lose your temper, Mr. Briggs," he said. "You had better look over the safe again. Perhaps you placed the money in an inner drawer and forgot the circumstance."

"No, sir; I left the money in my cash box. I noticed that it was there last night when I closed the safe."

"You are quite positive of that, Mr. Briggs?" asked the broker.

"I am. You ought to have the office searched. It is not improbable that he has the money in his overcoat outside."

"I'll get my overcoat and let Mr. Hewes look through it himself," said Phil. "If the money is found in it, I'll know who put it there."

"Insolent cub!" exclaimed Mr. Briggs, furiously. "Don't let him go for the coat, sir," continued the cashier, turning to the broker. "Have one of the clerks bring it here."

"Very well," said Mr. Hewes. "Call Ashley, and tell him to get it."

The cashier went to the door of the counting-room and gave the order to Will Ashley, who presently brought Phil's overcoat, which Briggs took out of his hand and passed to the broker, while Ashley, suspecting nothing, retired to his desk.

Mr. Hewes, who did not believe the money would be found in the boy's coat, as a matter of form examined the pockets. Mr. Briggs watched his motions with an air of triumph. Phil would not have been greatly surprised had the money been found in his overcoat, for he had an idea that

this was the culminating point of a conspiracy on the cashier's part to ruin him in his employer's estimation. No money, however, was found, but from an inner pocket Mr. Hewes drew forth one of the six missing Illinois Western bonds. The discovery not only astonished him, but Phil as well.

"I suppose you don't know how this came to be in your pocket, Phil, do you?" he asked his messenger.

"No, sir; I haven't the least idea," replied Bristow, promptly.

"I think I handed you a package the other afternoon, Mr. Briggs, containing ten Illinois Western bonds for one thousand dollars each. You put it in the safe overnight, and handed it to me in the morning to put in my safe deposit box," said Mr. Hewes.

"Yes, sir. This seems to be one of them."

"How do you know it is?"

"I don't know, but I suspect——"

"Why should you suspect that it is? You handed me the package of bonds apparently in the same condition that I left it in your care. Had you thought it had been tampered with, you would have called my attention to the fact, wouldn't you?"

"Certainly, sir."

"Then you had no reason to imagine that the package had been opened while in your hands?"

"Not at that time?"

"Why now, then?"

"Because you have just found one of the bonds in this boy's overcoat, and he pretends that he doesn't know how it came there."

"Am I to understand that you infer that he might have abstracted this bond from the package while it was in your safe in the same way that you have accused him of taking the ten one-hundred-dollar bills?"

"I think there is some ground for suspecting him of having done so."

"So far there is no evidence that I can see that Bristow took either the bond or the money from the safe," said the broker; "but I regret to say that there is some evidence pointing to the conclusion that you yourself may have taken not only the money in question, but six of the Illinois Western bonds that were in that package which I gave you to put in the safe overnight."

"Sir!" exclaimed the cashier, in the utmost consternation.

"Do you deny the accusation, Mr. Briggs?" asked Mr. Hewes, sternly.

"Deny it!" gasped the cashier. "Why, of course I deny it. It is perfectly outrageous, as well as ridiculous to——"

"You have no objection, then, to have the matter gone into?"

"Of course I haven't; but I think it is utterly preposterous to——"

"Say no more, Mr. Briggs, until you have heard the ground on which I base my suspicions. Phil, state for Mr. Briggs's benefit what you saw and overheard in the Broad street Cafe the other afternoon."

At the mention of the Broad street Cafe Mr. Briggs gave a gasp of surprise and alarm. Phil lost no time in detailing the conversation as he

had overheard it, and in about the same words he had already repeated it to his employer. Briggs listened to the disclosure like a man wrestling with some uncomfortable dream. When Phil had concluded, Mr. Hewes turned to his cashier and said:

"Do you deny or admit the truthfulness of Bristow story?"

"It's an infernal lie from beginning to end," replied Briggs, hotly.

"Then you were not in the cafe with Cutler and Salter, the managers of the Manhattan Brokerage Company, the offices of which are on Broadway, on the afternoon referred to?"

"I was there with them, it is true, but no such conversation occurred as this young monkey states."

"You deny that the subject of the conversation was a debt of five thousand dollars assumed to be owing by you to the gentlemen in question?"

"I don't deny that I owe them a sum of money."

"Did you give them a note to cover that indebtedness, bearing an indorsement purporting to be my signature?"

"I did not."

"And you did not hand them on the following afternoon five of the Illinois Western bonds, taken from the package I left with you to put in the safe, nor did you give them in addition the ten \$100 bills you have practically accused Bristow of taking from the safe this morning?"

"I did not."

"Very well, Mr. Briggs. I hope you have told the truth, for I shall put a detective on this case at once. I have found that six of the bonds in question are missing from the package. This one I found in Bristow's overcoat appears to be one of them."

"Then it is more than likely he has disposed of the other five," said the cashier, with a vindictive gleam of his eye. "I am sure now that he took the ten bills. The evidence that that one bond was in his possession ought to be enough to show you what kind of a boy he is. I should think that my word ought to go further than his with you. I have been in your employ for nine years——"

"We won't discuss the matter further, Mr. Briggs, but let the detective ferret out the truth. If I am doing you any injustice you shall have ample amends. You may return to your desk, and you, Phil, to your post."

Mr. Hewes put on his hat and coat again and went out. He went straight to the Manhattan Brokerage Company and was so fortunate as to find Mr. Cutler in his private office. We will not dwell upon the interview that took place between them. It is enough to say that Mr. Hewes learned sufficient to convince him that his cashier was guilty on all counts, and that it was not necessary to call in a detective to probe the mystery.

Mr. Cutler produced the five other missing bonds, which he admitted having received from Mr. Briggs, and handed them over to Mr. Hewes when he demanded them of him, taking a receipt for them. While he admitted also the receipt of \$1,000 in cash from the cashier, he refused to give it up, and the broker did not press the point.

Mr. Cutler, after showing the note with Mr. Hewes' forged indorsement, declined to give it up.

but said he would produce it in court if Mr. Hewes prosecuted the cashier. In any case he meant to cause the immediate arrest of Mr. Briggs himself for deceiving him and his partner with a note bearing a spurious indorsement. Mr. Hewes then left the office and was soon after followed by Mr. Cutler, who took himself before a city magistrate and secured a warrant for the arrest of the guilty cashier. The warrant was handed to an officer to serve. He did not serve it, however, because he found, on reaching Mr. Hewes' office what the broker had also discovered on his return—that Murray Briggs had left without giving notice of his intention to do so, and that he had carried with him all the spare funds, amounting to several hundred dollars, that he could lay his hands on.

CHAPTER VI.—Great Western Proves To Be a Winner.

As Mr. Hewes could not prove that the money his cashier had paid over to the managers of the Manhattan Brokerage Company had actually been stolen from his safe, he did not attempt to go to law about it. He was thankful to get the five bonds back without any trouble, and charged \$1,600 he was out to profit and loss. That day Great Western closed at 53, and Phil was jubilant when he carried the good news in to Miss Carpenter.

"We are four dollars to the good, Ethel," he said, with sparkling eyes. "I think you may as well pick out the new hat and dress you're going to buy with your share of the profits."

"I never like to count my chickens before they are hatched, Phil," she answered laughingly.

"I think there are enough of them hatched already to show that the whole brood is sure to come to life."

"Don't be too confident, Phil," she said, holding up a finger warningly. "Wait until you have closed the deal out. I have seen lots of people talk like you right in this office. Every one of them was sure he was a winner, but inside of twenty-four hours—"

"He was calculating on a steady diet of snowballs, eh?" chuckled the boy.

"I suppose you could put it that way," smiled Ethel.

"It will certainly be snowballs for us if we don't win," said Phil, facetiously, "but I am sure we're going to win—that is, if I don't lose my head and hold on too long."

"Well, I hope you won't lose that valuable part of your person. You wouldn't look well without a head."

"I couldn't get ahead in the world without it, could I, unless I joined a freak show?" grinned the boy.

"In some way, Phil, Mr. Briggs' departure from the office was rather sudden, isn't you think?"

"It was rather expeditious."

"Do you know why he left?" she asked, earnestly.

"He left because he concluded it wouldn't be healthy for him to stay any longer."

"Why, what do you mean?"

"I mean he's joined the Down and Out Club." "Aren't you provoking, Phil Bristow! Tell me what was the real reason for his leaving so unexpectedly."

"Will you keep it to yourself if I tell you?"

"Of course I will."

Whereupon Phil told her the particulars of the case.

"My gracious!" she exclaimed, when he finished his story. "I had no idea that he was as bad as that."

"He won't bother you with his attention any more now."

"That is a relief, at any rate. I was getting a little nervous over his persistency. He simply wouldn't take a hint."

"Well, so long as he has taken his departure you needn't care," laughed Phil, walking away.

Next morning there was something doing in earnest around the Great Western standard. Brokers appeared on the floor with their hands full of orders to buy the stock, and there ensued such a lively scramble for shares that the price soon went up to 55. This rise evidently came too soon to suit the boomers, for a bear movement was organized to pound it down again; and for the rest of the day the stock fluctuated several points either way, finally closing at 56.

"If I closed our deal in the morning," said Phil to the stenographer that afternoon, "we would more than double our invested capital."

"Do you think of doing so?"

"Not on your life, Ethel. We ought to make as much again. That stock will go to 65 or 70 before the syndicate begins to unload."

"I hope it will, for both our sakes, Phil; but please don't hold on for the last dollar. I've heard that is what ruins half of the small speculators."

"I don't intend to. I'll sell when I see it showing signs of getting top heavy."

Next morning the rush to buy Great Western was greater than ever, so that by noon it was quoted on the ticker at 60. Just before Phil went out to lunch he shoved a slip of paper on Miss Carpenter's table, which read: "1,000 G. W. 60 1-8."

She read it, and smiled in a pleased way, for she knew it was the latest quotation of a transaction in Great Western which had appeared on the tape.

"I really believe I shall be able to buy that new hat and gown, and have something left over," she said to herself. "If Phil realized now I would be in \$100."

But Phil wasn't thinking of realizing yet, and the stock closed at three o'clock at 64. It opened next morning at 65, and at two o'clock had reached 72.

Phil had an errand that took him up Nassau Street at that hour, and he walked into the little bank that was conducting his little investment, in company with several other men. The waiting-room was packed, and the interest of the crowd was largely centered on Great Western, on account of its phenomenal rise. As Phil stood on the outskirts of the mob he saw the boy at the blackboard mark up Great Western at 72 1-2.

"I guess I'd better sell out. It looks risky to hold on much longer."

So he fell in at the end of the line at the window, and when his turn came he produced his memorandum and told the margin clerk to sell out the 20 shares that the bank held subject to his order. The clerk nodded, and inside of ten minutes Phil and Ethel were out of the market, with nothing to do but figure up the profits of their little deal. When the young messenger got back to the office again he wrote the following on a slip of paper and dropped it into the stenographer's hand as he passed her table:

"Sold out at 72 1-2. We've made \$330 clear, half of which is yours. You ought to be able to buy two gowns and two hats with that."

Ethel smiled as she read the words. It was a great relief after all to know that the deal had been successful. She had been afraid that Phil might hold on too long, and thus ruin their prospects. But he hadn't, and she was much elated over the satisfactory result.

"Well," said Phil, later on, "what did I tell you? Was there anything the matter with that tip?"

"Not a thing, Phil. I thank you ever so much for persuading me to go in with you. You're the best boy in the world."

"What would you have called me if our luck had run the other way?" he chuckled.

"I shouldn't have blamed you."

"You can gamble on one thing, Ethel. I never would have asked you to risk your fifty dollars on anything that I didn't have good reason to figure as a sure winner."

"I believe you, Phil."

They went to the bridge cars together that afternoon, and Phil insisted on celebrating their good luck with an ice cream soda.

"Don't spend all your money at once, Ethel," he said, as she bade him good-by. "There may be another tip come my way one of these days, and you'll want to be in on it."

She laughed, and jumped aboard a car, while Phil started for Broadway.

CHAPTER VII.—Phil's Alertness in His Employer's Interest Wins Him Substantial Reward.

On the following day Phil received a statement and check for \$330 from the little bank in Nassau Street, and he showed both to Miss Carpenter.

"I'll get this check cashed at the first chance and give you your share," he said.

"Thank you, Phil," she replied. "I shall feel quite rich with \$165 in my pocket, all my own."

He got the money when he went to lunch, and brought in word that there was a panic at the Exchange over the sudden slump in Great Western. Somebody had dumped two blocks of 10,000 shares in quick succession on the market, and the syndicate brokers either couldn't or wouldn't take them, and the price broke at once, involving hundreds of unwary outsiders in financial trouble.

"We got out just in time, Ethel," said Phil. "Quite a bunch are in the soup about this time."

"We may consider ourselves quite fortunate."

"That's right."

Phil put his money in an envelope, addressed it to himself, and handed it to the new cashier to put in the office safe. On the following Monday

two gentlemen, whom Phil recognized as well-known curb brokers, called to see Mr. Hewes.

The boy took their names into the private room, and Mr. Hewes told him to show them in. Five minutes later a messenger boy entered the waiting-room with a letter for Mr. Hewes, which he said was important, and required an immediate answer. So Phil carried it in to his employer at once. As he entered the room he overheard some of the conversation that was going on between the two curb brokers and Mr. Hewes.

Enough to make him wise to the fact that they had evidently come to borrow money on some Louisville Southern stock. Apparently they wanted more than Mr. Hewes was willing to give.

As Phil handed the envelope to his employer, one of the brokers said that the prospects were that Louisville Southern would surely keep its price at or above its present ruling price for some time to come. At any rate, they only wanted the money for 48 hours, and were willing to pay well for the accommodation. Mr. Hewes read the note that Phil brought to him, scribbled a reply which he enclosed in another envelope and addressed, and handed it to the boy.

"Look up Louisville Southern on the tape, Phil, and bring me the last quotation, please," he said.

"Yes, sir," answered Phil, hastening out of the room.

He handed the envelope to the waiting messenger and then consulted the tape at the ticker. He found a record of the sale of 1,500 shares of L. S. at 82 3-8, and he carried the information into the private office. When he came back to the reception-room he thought he might as well watch and see if any more quotations of L. S. came over the wire.

There was nobody in the room just then but himself, and so he had full swing at the indicator, which was ticking merrily away its metallic song. As Phil let the tape slide through his fingers into the tall wicker basket alongside the machine, his sharp eyes, accustomed to translate at a glance the abbreviations that indicated the transactions occurring on the floor of the Stock Exchange, saw a fresh quotation of L. S. at 82 1-8.

In another moment came a second one indicating that 2,000 shares had changed hands at 82, a break of half a point from the record he had carried in to his employer. Phil, however, looked to see the stock recover, instead of which a third quotation came out of the sounder noting the sale of 1,800 shares at 81 7-8. Another quotation showed that Louisville Southern was still going down, for it indicated a sale of 81 5-8.

"I guess the boss ought to know of this," he said. "It's dropped a point inside of two minutes," for at that moment another sale of L. S. was recorded at 81 3-8. Phil, however, lingered a few moments longer at the indicator to make sure the slump was not a temporary matter.

In quick succession came quotations in L. S. of 81 1-8, 81, 79 5-8, 79 1-8 and 79. It looked as if the bears were making a successful raid on the stock, and Phil, tearing off the section of the tape that recorded the last named figures, started for the boss's room.

Inside, Mr. Hewes had finally yielded to the persuasive arguments of the two brokers who wanted

money so badly that they were willing to pay a high rate for the use of a considerable sum for forty-eight hours, and was about to go to his desk to draw his check for the amount of the loan, when Phil dashed into the private room with a section of the tape in his fingers.

"Look, sir!" he cried, laying one hand on his employer's arm, "Louisville Southern has taken a slump."

The wily brokers were thoroughly taken aback. They had obtained advance information of the impending break in the stock and had visited Mr. Hewes on purpose to raise money on a block of the shares which they had not the right to sell, as it did not belong to them. They would have succeeded in attaining their object but for Phil's watchfulness at the ticker. As soon as Mr. Hewes glanced at the quotations on the tape he called the deal off at once, and the disappointed brokers made a speedy exit from his office.

"How came you to watch the ticker, Phil?" asked Mr. Hewes, with a smile.

"Well, sir, as I got the idea from a few words I heard when I entered your room with that envelope a few minutes ago, that those gentlemen were trying to raise money on some Louisville Southern stock, I thought I'd watch the quotations to see if any lower price than that which I carried in to you appeared, in which event I meant to advise you of the fact, if it amounted to anything. I wasn't looking for a slump, such as occurred; but when it came I lost no time in letting you know how the cat was jumping."

"I am greatly obliged to you, Phil. You have undoubtedly saved me from a considerable loss. I should like to give you a small token of my appreciation of the interest you take in my affairs. Not only in connection with this matter, but also with reference to the case of Mr. Briggs, whom you showed up in his true colors. There is no telling to what extent that man might have robbed me had he remained in my employ, if the temptation to do so carried sufficient weight."

Mr. Hewes took out his check book and wrote a check for \$500, payable to the order of Philip Bristow, and handed it to him.

"There's a little nest-egg for you, my boy," he said, beamingly. "I give it to you with the greatest pleasure in the world. In addition, I shall raise your wages to \$9. Now, not a word of thanks. You have fully earned this gratification, as the French call it, as well as my high opinion of your service as a faithful employee."

"I am very much obliged to you, Mr. Hewes, and shall do my utmost to prove myself worthy of your good opinion," said Phil.

Then he walked back to his post in time to take the name of a pompous-looking gentleman who had called to see the broker. Of course, the presence of the fifth clock and the noise of his steady work were too good to keep entirely to himself, so the first chance he communicated the facts to Phil in strict confidence.

"My, what a lucky boy you are!" she exclaimed. "Allow me to congratulate you."

"Thanks. It is quite a pleasant sensation to feel that one is a capitalist in a small way."

Several days later Phil overheard two brokers talking about an expected rise in L. & M. He

watched the ticker very closely and a little later L. & M. advanced a point, so he went into the stenographer's room and told Ethel about his tip. She advised him to go in on it and handed him \$130 to invest with his money. Then Phil got permission to go out for a few minutes and ran over to the bank and ordered 120 shares bought for his and Ethel's account.

That day he met Bob Davis, who also told him that L. & M. was due for a rise. The next morning L. & M. started upward with a rush. Several days later it was going at 83, at which point Phil ordered his shares sold, also Miss Carpenter's. Phil's profits amounted to \$1,800 and Miss Carpenter was \$360 ahead of the game.

CHAPTER VIII.—A Hard-earned Tip.

Three months had passed away since the fortunate deal in L. & M., and Phil had saved enough out of his wages to make him worth an even \$2,500. Miss Carpenter could show a bankbook with a credit for \$500, all of which she told Phil she owed to him for taking her in with him in his two lucky deals.

One afternoon, at the beginning of warm weather, when Phil got out of the elevator on the sixth floor of the Mills Building to deliver a message at the office of Deering & Co., he was surprised to see one of the doors opening on the corridor flung wide with a bang and a boy projected through it as if shot from a catapult.

The boy performed a couple of somersaults before he landed with a whack against the opposite wall, while two highly excited gentlemen stood in the doorway and shook their fists at him, at the same time saying things that wouldn't look well in print.

As the unlucky lad picked himself up, and began an examination to see if there was anything missing in his make-up, the gentlemen disappeared, slamming the door after them. Phil stopped, in his astonishment at the strenuous performance, wondering what sin the boy had committed to entitle him to such rough handling. He started for the boy, to sympathize with him, when, to his surprise, he saw that it was Bob Davis.

"In the name of creation, Bob, what is the trouble?" he asked, now thoroughly interested in the cause of the predicament his friend was in.

"Bob didn't reply for a moment or two. He was wiping the blood from his mouth and feeling his teeth to see how many, if any, had worked loose."

"What were you fired out of that office for?" asked Phil, again.

Bob tried to grin, but it was a failure.

"Got it in the neck, didn't I?" he replied.

"I should think you did. You must have done something fierce. Those gentlemen looked pretty mad, and they used some pretty strong language, too. What were you up to?"

Bob gave a faint chuckle.

"Yes," he said, with a dismal smile, "I guess they were mad. They acted as if they were."

"What were they mad about? What did you do to them?" persisted Phil.

"Didn't do a thing," replied Bob, making an effort to walk, which was not entirely successful.

"Didn't do a thing?" exclaimed Phil, in astonishment. "And they treated you that way? Come off! You must have done something."

"I was only listening."

"Listening to what?"

"What they were talking about."

"That wasn't a polite thing to do."

"I was after a tip."

"Oh, I see," chuckled Phil. "They were talking confidential business, and you tried to overhear what they said?"

"That's about the size of it."

"I don't wonder they resented it."

"I don't care. I heard all I wanted, anyway. They didn't gain anything by doing me up."

"They got some satisfaction, at any rate."

"They're welcome to it. Does my eye look black?"

"No, but it looks damaged. It's liable to be black and yellow to-morrow."

"How is my nose? It feels bad."

"It's all skinned."

"It must have knocked a hole in the wall."

"The wall doesn't appear to be damaged," smiled Phil.

"How is my left ear? Anything wrong with it?"

Phil shook his head.

"It seems to be whole," he said.

"Feel of my head and see if there are any lumps."

Phil felt of his cranium and pronounced it clear of obstructions.

"That was a fierce shaking up I got. The worst of it is, I've got to go back. I've got to carry an answer back to my boss. Come in with me, will you?"

"I will, if you wait till I carry this note to room 905."

"All right. I'll go with you and wait outside."

Bob limped down the corridor like a dog on three legs. He looked like a wreck, and felt about as he looked. Phil did not have to wait for an answer to the note he brought to Deering & Co., and presently rejoined Bob. They walked back to the office from which Bob had been ejected and entered. The two brokers who had fired the messenger were not in the reception-room, much to Bob's relief.

They were closeted with the broker in his private room. The office boy of the establishment grinned broadly when he saw Davis. He had witnessed the fun, as he called it, and it had tickled him greatly, not because he had anything against Bob, but because it was an amusing show.

"What are you grinning about?" asked Bob, sulkily.

"Nothin'," replied the boy, with a snicker.

"Well, don't do it, then. Go in and ask your boss for that answer I'm to carry back with me."

"Why don't you go in and ask him yourself? I think he wants to say somethin' to you."

"Go in and tell him I'm out here waiting for my answer," said Bob.

The boy did so, and came back with word that his boss wanted to see him inside. Bob looked at Phil with an uneasy expression on his face.

"Those two chaps are there with him. If they

should run me out again you'll have to 'phone for an ambulance."

Phil could not help laughing at the lugubrious expression that rested on his friend's face. It was clear that he was apprehensive regarding the reception that awaited him in the private office.

"Better face the music, Bob. They may give you a talking to, but they won't lay their hands on you again. They are probably cooled down by this time."

So Bob mustered up his courage and entered the room. After the lapse of five minutes he came out with an envelope in his hands.

"They didn't hurt you, I see," said Phil.

"No; they were going to open on me, but as soon as they got a square look at me the whole three commenced to laugh. They laughed so hard I thought they'd burst their suspenders. It just tickled them to see the shape I was in. Finally Mr. Edwards said that he guessed I was punished enough, and that he wouldn't say anything to my boss, as he had intended to do. Then he gave me the letter and said I could go. Never mind! I'll get back at those chaps. I've got the pointer I was after and I'll make a couple hundred out of it. I'd take a bounce like that every week at the same price."

"If you saw yourself in the glass now you would take that back."

"No, I wouldn't. I'll be all right in a day or two."

"I suppose you'd be willing to sell me a share of that tip, wouldn't you?"

"I'll let you in on it for a hundred cases. I'd give it to you for nothing, but I know you can afford to buy it. This is a sure winner, and is dead cheap at the price."

"I suppose you'll tell me what the tip is and give me a chance to verify it before you will insist on the pay for it?"

"Sure! Your word is good enough. Promise to pay me one hundred dollars if you use it, and it's yours."

"I promise," replied Phil.

"All right. The tip is this: A pool has almost been completed to corner I. & C. shares. Isidor Schoen is to do a part of the buying."

"That's what you overheard those gentlemen talking about, eh?"

"That's right. They talked a lot about it before they got on to me."

"And when they got on to you?"

"Don't remind me of it. It's too unpleasant to think about. It was zip!—across the floor; boom!—through the door, and biff!—up against the corridor wall. It was awful funny—for a spectator. You must have enjoyed it."

"It was rather comical to see the way you came out of the door and across the corridor. I didn't recognize you at the moment—not till I saw your face afterward. How do you feel now?"

"I think I'll survive."

"I think you will, too. Going to a dentist?"

"What for?"

"To get your jaw straightened out."

"Don't get funny. My jaw is all right."

"Better stop in at a drug store and get a yard or two of court-plaster for your nose."

"Don't you worry about my nose," growled Bob.

"I'm not worrying about it. It's your nose."

"Well, what do you think about the tip?"

"It is probably a good one. I'll keep my eye on I. & C. When it begins to look like business I'll go in as near the ground floor as possible."

"I'm going to buy thirty shares right away and squeeze every cent I can out of it to get hunk for this rough-house treatment. I've been up against," said Bob, nodding his head in a determined way.

"If I go in it at all, I'm likely to go to the extent of my pile," said Phil.

"How much is that?"

"Twenty-five hundred dollars."

"I didn't think you had so much. You're quite a capitalist. You could handle three hundred shares, all right."

"What is it ruling at?"

"Around 70."

"I suppose you don't object to me letting my friend Miss Carpenter in on this? She's been my partner in my other two deals."

"Sure not! Take her in again."

"I mean to, if she'll come. Well, here's where I leave you. Better get patched up before you let your boss see your face. What are you going to tell him—that you got run over by an automobile?"

"I'll tell him I got into a row and got done up. That will be the truth, all right, and he won't ask particulars. He'll think I was up against a bunch of tough messengers."

Thus speaking, Bob walked on up Wall Street, while Phil went in the opposite direction.

CHAPTER IX.—Phil Gets Into Trouble.

"I've got another tip, Ethel," said Phil to the office stenographer before he started for home that afternoon.

"You don't say, Phil! You've been quiet on the market question for ever so long—ever since you made that money on L. & M. I was wondering if you'd quit speculating for good."

"Not much. Only lying low on the lookout for a good thing."

"And is this another good thing?"

"I guess it is. I didn't get the tip myself. My friend Bob Davis captured it at the risk of his life."

"At the risk of his life? What do you mean?" Miss Carpenter asked, with a look of interest.

"Well, it will be at the risk of his life if he ever tries it on again with the same brokers."

"You talk in riddles, Phil. Make it clearer."

"Did you see that cannon act in Barnum's Circus some years ago, when a woman was fired from a big gun and she sailed through the air up to a trapeze?"

The stenographer nodded her head.

"Well, my friend Bob gave a very bad imitation of that act when he sailed across the main corridor on the sixth floor of the Mills Building this afternoon. Instead of being shot from a cannon he was fired out of a door by two very strong and very angry brokers, who caught him in the

act of listening to their conversation. He fetched up against the opposite wall with a concussion hard enough to have damaged it if it hadn't been pretty solid. However, he got the tip he was after, all right, and I've rested it from him for a hundred dollars. Now, if you want to go with me, I won't charge you a cent for the tip."

"What is the tip?"

Phil told her.

"Well, if you go into it I will," replied Ethel.

"You've got five hundred dollars?"

"Yes."

"How much of it do you want to risk?"

"How much would you risk?"

"I'm going to buy three hundred shares, and that will take nearly all my wad to cover the margin."

"How many shares could I get?"

Phil made a mental calculation.

"At the present ruling price you could get about seventy-five, but I advise you not to go in for more than sixty. That will leave you with about seventy dollars pocket money."

"Shall I bring my money down in the morning?" asked Miss Carpenter.

"Yes. You can put it in the safe, if I don't want to use it for a day or two."

Phil watched I. & C. stock for several days, without observing any change in its price, or any particular activity in the sales. On the fifth day after Bob got the tip Phil was over at the Exchange soon after ten in the morning, and saw Isidor Schoen, whom he knew by sight, circulating around the floor, buttonholing members and occasionally exchanging memoranda with them. The messenger suspected that he had started in to buy I. & C., but he couldn't tell for a certainty. When he got back to the office he took a look at the ticker, and for the first time noted a succession of I. & C. sales at prices from 71 1-8 to 71 7-8. Phil wanted further evidence that the purchases of that stock were not made simply to fill some large order for the stock, which being completed its activity would cease for a while. He therefore watched the ticker at every opportunity, and saw that I. & C. shares continued to be in demand all day, the price going up 72 3-8. After some reflection he concluded to buy the three hundred shares he had decided upon, and also sixty shares for the stenographer. So, about half-past three he went to the little bank and gave an order for three hundred and sixty shares of I. & C. at the market price, which turned out to be 73 when the Exchange opened for business in the morning. During the day Phil met Bob and found that he had bought thirty shares of the stock at 71 1-2. He handed him the hundred dollars he had promised to give him if he used the tip, and Bob said he intended to use most of it to buy another ten shares, as he was determined to make all he could out of I. & C. as a salve for the strenuous experience he went through in getting possession of the pointer. When the chairman's gavel sounded in the Exchange that afternoon I. & C. was going at 75. Next morning, when Phil started out on his first errand, he observed a crowd gathered in the corridor apparently looking at something in its midst.

"What's the matter?" he asked one of the per-

sons who was stretching his neck to get a view of the cause of the gathering.

"A man has fainted or has got a fit—I don't know which," was the reply.

Phil managed to worm his way into the crowd and found that the fallen man was one of the brokers who had an office on that floor. Just then the superintendent of the building appeared and, with the assistance of one of the spectators, carried the stricken broker in his office. As the crowd began to scatter, Phil saw a dapper-looking young man in the act of taking a watch from the white vest of a portly looking gentleman. The boy made a jump for the thief and caught his wrist with the watch in his hand. The light-fingered individual, however, was accustomed to be on his guard at all stages of the game, and, as his right arm was at liberty, he struck Phil a blow in the face, which caused the young messenger to release his grip, and fled down the corridor toward the stairs. Phil slipped on the marble floor, but was up in a twinkling, just as the gentleman missed his watch. The boy darted after the crook, just disappearing around the corner of the corridor, and the stout gentleman yelled "Stop thief!" and started to follow. That created new excitement on the floor, and by the time Phil was half way down the stairs half a dozen persons had joined in the pursuit. The thief in his flight collided with a sanctimonious-looking man clad in black at the foot of the stairs. He was a collector for one of the foreign missionary societies. Being somewhat near-sighted, he did not observe the cyclone bearing down on him until too late to avoid a mixup. The two performed an impromptu acrobatic act, but the crook, being as agile as a young monkey, quickly extricated himself from the dilemma and dashed through the doorway into Wall Street just as Phil reached the lower corridor. The messenger, however, saw him turn toward Pearl street, and rushed after him. Bystanders stopped and stared at the two fleet runners flying down the street, and could not understand what was the cause of the race until half a dozen persons came crushing out of the Barnum Building, where the trouble originated, and, with shouts of "Police! Stop thief!" followed after Phil. The crook reached Pearl Street first and darted around a loaded truck that was coming along. When Phil reached the corner he was vexed to find that half a dozen wagons were following close behind one another. This blocked his progress long enough to give the thief a great advantage. He was half a block ahead when Phil started to resume the chase. Phil only started, though. A long-legged man ran up behind him, extended his arm and gripped him by the shoulder.

"No you don't, young man. I've got you."

Phil turned and looked at the person in surprised impatience.

"What's the matter with you? Let me go. I'm chasing a thief."

"That's too thin," replied the man, pulling him back to the sidewalk, where he was immediately surrounded by the crowd of pursuers.

"Get him, eh?" cried another man. "Good on you! Here comes the man who was robbed."

The stout man came puffing up to the spot.

"This is the chap who took your watch, isn't it?" asked the man who held on to Phil.

"He's the one," sputtered the victim.

"Search him," suggested one of the crowd.

Phil protested vigorously, declaring they were making a serious mistake, and that the real thief was a block away toward Water street by this time; but his words made no impression on the crowd, while two spectators went through his pockets without result.

"He must have thrown the watch away," said the tall man.

"Look here," cried Phil, "you've just made a big blunder. My name is Phil Bristow, and I'm George Hewes's messenger. I saw the theft committed, and started to catch the fellow, but he struck me in the face and got away. Then I chased him, and your stupidity in mixing me up with him has enabled him to get clean off by this time."

His statement was received with some incredulity, in the face of the fact that the stout man asserted he knew that Phil had taken his watch.

"You're crazy!" replied Phil, in a disgusted tone. "I didn't take your watch, and you haven't any evidence to show that I did."

"You ran away—that's evidence enough."

"I just told you that I ran after the thief."

"That won't go down," said the tall man, taking a fresh hold on the boy's collar.

"Take me back to the Barnum Building, then. The porter or the superintendent will tell you who I am. Or you can take me to Mr. Hewes's office."

"Here's a policeman," said a voice, as an officer was seen approaching the crowd, which by this time had assumed large proportions, at the corner of Wall and Pearl streets.

When the policeman made his way into the center of the mob he heard the fat man's story, Phil's story, and the remarks of other persons who thought they knew something about the matter.

The officer decided that the boy, who did not look like a sneak thief, should be allowed to clear himself, if he could, before he would take him to the station. On the way back to the Barnum Building Phil saw a well-known broker crossing the street to see what was the matter. The broker knew him well, and the boy called the officer's attention to that fact. The policeman stopped and beckoned to the broker.

"Mr. Brown, I wish you'd tell these people who I am," said Phil. "I've been mistaken for a thief who stole this gentleman's watch in the Barnum Building. I was chasing the rascal when I was stopped and accused of the crime myself."

The broker readily identified Phil as Mr. George Hewes's messenger, and said he would guarantee that the boy was all right.

"It's evident that a mistake has been made, and I think Bristow is entitled to an apology. He has suffered considerable unnecessary humiliation, and might reasonably bring an action for damages against the person responsible for the blunder," said the broker.

The stout gentleman said he had never been so sure of anything in his life as that the boy had taken his watch the moment he missed the article and saw the lad run. However, if he had committed a blunder, he was willing to make any reasonable compensation that was in his power.

"That's all right," replied Phil. "I might have recovered your watch if I had not been stopped. As it is, I guess you'll never see it again."

The crowd, who had been assured of Phil's guilt, were now satisfied that it was all a mistake, and began to make remarks concerning the stupidity of some people. The officer strolled away, and the mob thinned out, leaving Phil and the stout gentleman by themselves.

"I'm sorry I caused you so much annoyance, young man," he said. "Here is my card. Call and see me. I should like to make you a present of something to compensate you for——"

"It isn't necessary, sir. I'm only sorry that I was prevented from catching the rascal who took your watch."

"Well, I should be glad to have you call and see me some time, anyway."

"I'll keep your card, and will drop in some afternoon after three."

They shook hands, and then Phil went on his way to deliver the message he had started out from the office with.

CHAPTER X.—The Man Who Stole the Watch.

That afternoon there was some little excitement in the Exchange over I. & C. Quite a number of buying orders came to the surface, and the competition to get the stock caused it to go up to 78.

Then there was an effort made to bear it down, and it was successful to the extent of causing the price to fall back to 74, at which quotation the shorts tried to buy enough in to fill their engagements. This caused the stock to go up to 75 3-8, and it finally closed at 76 7-8.

"I'm a thousand ahead of the game, so far," said Phil to the stenographer, when he took the final quotation in to Miss Carpenter. "And you're more than \$200 to the good."

"Isn't that fine?" she exclaimed. "I really believe that we're going to make another little coup."

"Of course we are. That's the advantage of speculating with inside information."

Half an hour later Phil was off for the day, and reached for his hat. When he turned around he saw Bob Davis coming in at the door.

"Hello, Bob! What brought you around?"

"Want to walk up the Bowery with me?"

"Why the Bowery?"

"I bought a pawn ticket for a Standard Dictionary, and I'm going to take it out."

"How much did you give for the ticket?"

"A dollar."

"How much is there on it?"

"Five dollars and a year's interest."

"How much is the interest?"

"A dollar and a half."

"How much is the dictionary worth?"

"Cost \$21, and the fellow I got the ticket from said it was almost new."

"I guess it's in pretty good condition for him to raise \$5 on it. Books are hard things to pawn, I understand. Well, I'll go with you. It's a fine afternoon, and I'd just as soon walk uptown as not."

So the boys walked up Wall Street to Nassau,

and up Nassau to Park Row, where several of the big newspapers have their offices facing City Hall Park. They passed the Brooklyn Bridge entrance and continued on up the continuation of what is now known as Park Row extension. When they came to a row of one-story shops, Phil paused before one that was occupied as a bookstore.

"Hold on a moment, Bob. I want to get a book to read."

They went inside. Phil had evidently been there before, for the young fellow behind the desk nodded to him.

"Good afternoon, Tom," said Phil. "This is my friend Bob Davis. Bob, this is Tom Leonard."

"Glad to know you, Leonard," said Bob.

"Same here," replied Leonard, who was pasting a cover on a paper novel.

"I came to get a book, Tom."

"Go around and pick one out. There's lots of 'em on the shelves. What kind of a book do you want?"

"I want the Three Guardsmen."

"I'll get it for you. I've got one good copy here. It will cost you twenty cents. If you bring it back we'll allow you ten cents on it."

Phil looked the book over, and concluded that he'd buy it.

"Are you interested in palmistry?" asked Leonard, as he was doing the book up.

"Kind of," replied Phil.

"I don't take much stock in such things, but lots of people buy these books. Say, come to the back of the store, and I'll introduce you to the Professor."

"The Professor!" exclaimed Phil.

"Yes. Professor Gregory. He'll read your hand if I ask him to, and it won't cost you a cent. He comes in here occasionally. He's a wonder. He told me lots of things that actually came out just as he said they would."

Phil was interested, so he and Bob accompanied Leonard to the back of the store, where a good-looking young man, with eyeglasses, was looking over a pile of second-hand, cloth-bound books.

Tom introduced Phil and Bob to the Professor. They found him a very pleasant person to talk to.

"Bristow has just bought a book on palmistry. He seems to be interested in the matter. Perhaps you'd like to look at his hand," said Leonard.

Professor Gregory smiled, showing an even row of very white teeth that flashed from beneath his mustache.

He looked at Phil's hand.

"It looks as if you were an orphan, Mr. Bristow," he began.

"That's right," replied Phil, in some surprise, while Bob gazed open mouthed at the Professor.

"You are engaged in some business where there is a lot of money."

"That's right, too. I work in Wall Street."

"You seem to have a fortunate knack of making money yourself, too. I should think you have been quite lucky in that respect this year."

"That's certainly true," interjected Bob. "He's got you down fine, Phil."

"You've been in trouble, or will be before the week is out, but it will amount to nothing," continued the Professor.

"That's right. I was nearly arrested to-day on the charge of stealing a man's watch."

"You haven't seen the last of the affair. You will make something out of it yet."

"What will I make?"

"I couldn't tell you," answered the Professor. "You may meet the thief and recover the watch."

"Not much chance of that," laughed Phil.

"You can't tell," said the Professor in his low voice. "There are indications that you may meet with a serious accident before long. However, I can almost promise that you'll make a good deal of money before the year is out. There's a young lady associated with you in the matter. She will also be fortunate with you. It is not improbable that you may marry her some day."

"That's Miss Carpenter," grinned Bob.

Phil blushed as the Professor let his hand drop.

"I'm much obliged to you, Professor Gregory," said Phil.

"You're welcome. I could have told you more exactly if I had your horoscope, say, for the present year."

The boys then left him. There were several pawnshops nearly opposite Spring street, and to one of these Bob piloted the way. They passed through a kind of storm door and found themselves in an oblong room with a counter running the full length, behind which there were several bright-looking clerks. There was only one person there at the time the boys entered, a dapper-looking young fellow with a smooth face and ferret-like eyes. He was arguing with a clerk over the amount of money he wanted on a heavy gold watch. The moment Phil's eyes rested on him he recognized him. He was the crook who had stolen the stout gentleman's watch in the Barnum Building that morning.

CHAPTER XI.—Phil Is Presented With A Diamond Ring.

The fellow looked up, and encountering Phil's eyes, the recognition was mutual. Then the rascal grabbed the watch from the counter and made a break for the door. But he wasn't quick enough to elude Phil, who grabbed him by the arm and called on Bob to help him secure him. There was a mix-up in a minute, in the midst of which the clerk who had been waiting on the crook jumped over the counter and started to interfere.

"He's a thief," said Phil, looking up, for he and Bob had the dapper young man down on the floor. "He stole that watch from a gentleman in Wall Street this morning."

The proprietor of the shop came out of his private office and inquired into the cause of the disturbance. He was soon satisfied that Phil's story was straight, for the dapper young man had many of the ear-marks of a crook upon him. A clerk was directed to assist the boys in holding the prisoner, and a policeman was sent for. When he arrived he arrested the thief and took him to Police Headquarters in Mulberry street, Phil and Bob going along. Phil told his story to the officer in charge of the station, and produced the card of the gentleman to whom the watch belonged. He was telephoned for and came up. He recognized his property, and the crook was sent to the Tombs,

where he was locked up. The stout gentleman, whose name was Darley, was anxious to learn how the thief had been caught. Phil told him how he had recognized the fellow in the pawnshop, and, with the help of his friend, had captured him.

"You're a pretty smart boy, Bristow," said the stout man, smilingly. "It was a most unfortunate error that caused me to charge you with the taking of the watch. I shall certainly insist on making you a handsome present for recovering my timepiece. I wouldn't knowingly have lost it for five times its value, for it was presented to me years ago by an old and cherished friend now dead."

The stout gentleman took a car uptown, while Phil and Bob returned to the pawnshop to get the dictionary. Of course, the story of the capture of the thief who had stolen Mr. Rufus Darley's watch in the Barnum Building was duly chronicled in the newspapers next morning, and Phil Bristow's name, and Bob's, as well, appeared in cold type. Phil was given the credit for the capture, and the incident of the preceding morning, when he himself was chased and then held up as the thief, thereby affording the crook all the chance he wanted to make his escape, was also described, with such embellishments as the ubiquitous reporter is accustomed to garnish his narrative when he gets the space in which to spread himself. Mr. Hewes read the account at breakfast, and when he reached the office he sent for Phil and congratulated him on what he had done. Ethel Carpenter read the story on the cars as she was on her way to work from her aunt's home in Brooklyn, and she also had something complimentary to say to Phil as soon as she met him in the office. All the clerks had read the paper before they arrived, and each stopped to shake hands with Phil and tell him what a clever fellow he was. During the morning several brokers who knew Phil well stopped him on the street and had something nice to say on the subject. At eleven o'clock Mr. Darley called at the office to go with him to the Tombs, according to directions they had received from the police.

The dapper young man, looking much worse for a night in a cell, was brought up for examination in the police court. Phil gave his testimony as chief witness; Bob testified that the watch which was identified by Mr. Darley was the same he had seen offered for pawn by the prisoner; the pawnbroker's clerk gave similar evidence, and then a detective from Headquarters identified the prisoner as a well-known sneak thief, whose picture was in the Rogue's Gallery.

The magistrate asked the crook if he had anything to say, and when he hadn't, remanded him pending the action of the Grand Jury. The fellow was subsequently tried on a charge of grand larceny and sent up the river for four years. When Phil got back to the office the first thing he did was to look at the ticker to find out what had been doing in I. & C. stock. The price had gone up to 79, and lots of shares had changed hands during the morning. There was renewed excitement around the I. & C. standard on the following morning, when the shares opened at 81. At eleven o'clock a scene of panic existed on the floor. The rumor reached that of Niagara Falls. The demand for I. & C. was greater than

the supply, for those who had the stock held on to it in expectation of realizing a higher figure. The result was that the stock didn't stay within hailing distance of 81 long, but went bounding upward toward the 90s. At half-past twelve Phil saw a quotation on the tape of 2,000 I. & C. at 88, and he carried the news to Ethel. At two o'clock it had reached 90, and Phil decided to sell out. He managed to get his order in at the bank by 2.30, by which time the shares had gone up another point. His and Miss Carpenter's combined stock was sold like hot cakes at 91 3-8, fifteen minutes before the Exchange closed. The statement next day showed that the stenographer had cleaned up over \$1,000, while Phil's profits amounted to about \$5,000. That day Phil received a telephone message from Mr. Darley calling him over to his office on a matter of importance. Phil said he would be there at four o'clock. At that hour he went over to the building where the stout gentleman had his office, wondering what he wanted to see him about.

"Glad to see you, Bristow," greeted Mr. Darley. "Take a seat. How do you like my den?"

"It's a very nice and comfortable one."

"I think it is. I suppose you want to know why I sent for you?"

"I suppose you'll tell me when you get ready."

"I'm ready now. I sent for you because I want to make you a little present."

"A present?"

"Yes. A sort of substantial recognition of your efforts to get my watch back, which in the end resulted successfully. There you are. Open that box."

Phil opened it and found a handsome diamond ring. His monogram was engraved on the inside, and also an inscription with the date and the donor's initials. Phil was both surprised and delighted with the present, and so expressed himself, and half an hour later he took his leave. Phil and Ethel, though out of the market, watched with considerable interest the great battle in I. & C., which was still on. It continued three days longer, and the price went as high as 96. Then the decline set in, but there was no panic, as most of the brokers had discounted the situation in time. It was the outsiders, as usual, who lost most of the money, which went into the coffers of the members of the syndicate and fattened their already large fortunes. Bob Davis was lucky enough to sell out near the very top, and cleared a profit of about \$900. He remarked to Phil that he was ready now to take another razzle dazzle bounce at the same profit.

After the I. & C. boom died out there was not much doing for several weeks. In the meantime Miss Carpenter had gone away on her vacation, and a girl by the name of Emmett took her place. One morning Miss Emmett surprised Phil by asking him to go to the little bank on Nassau street and buy 100 shares of D. & P. for her, at the same time giving him \$300. Phil then quizzed her and found out that a broker for whom she did work occasionally had given her the tip. Phil asked her if he had the privilege of using the tip for himself, and she said he might if he would tell nobody else about it. Phil promised, and when he bought Miss Em-

mett's shares he purchased 1,200 shares for himself.

CHAPTER XII.—Phil Makes a Big Haul.

A whole week went by, and Miss Emmett's last day in the office was close at hand before there was any sign of a movement in D. & P. In fact, the market had been practically dormant all summer, and it was the exception, not the rule, when a stock began to attract especial notice. Phil had watched the ticker with his old-time alertness, having plenty of chance to do it; but though he noticed a great many sales of the stock in question scattered along the tape, the price did not advance at any time more than a point, and sometimes fell back to 60 again. But one morning the market woke up and the brokers began to get busy. The news that M. & N. had come under the control of the D. & P. interests was made public and confirmed. Immediately there was a rush made by the traders to buy stock of the latter road. Then the fact developed that the shares were scarce as hen's teeth. Whoever had any of it held on to it, for they realized that they had a good thing. All day long the brokers scurried around the Street to locate a seller, but in vain, while as high as 70 was offered, with no takers, before the board closed. Next day it opened at 72 1-8, and then rapidly mounted to 75. Phil felt like dancing a highland fling.

"Gee! That was a fine tip you gave me, Miss Emmett," he whispered in her ear.

"I should think so," she replied. "I've made \$1,000 already. How much did you buy?"

Phil looked at her, and debated whether he should tell her the exact truth. Finally he decided that he would.

"I bought 1,200 shares."

Miss Emmett nearly fainted.

"Twelve hundred!" she exclaimed. "Why, where——"

"Did I get the margin?" he interrupted. "Easy enough. I had a certificate of deposit for \$7,700 on the Nassau Street Bank in our office safe when you were so good as to hand me the pointer. I put that up."

"Why, I had no idea that you were worth money," she said, looking at him in a new light.

"There are exceptions to every rule, and I'm one of them."

After that Miss Emmett regarded Phil with an increased amount of respect. Possibly she began to make plans for the future with reference to Phil. If she did they never came to anything. That afternoon the Exchange was wildly excited over the rise in D. & P. Some sales were made at 80, and the stock closed finally at 83. The excitement was still greater in the morning. Brokers who had been out of town on vacation came rushing back in a sweat, and plunged into business with their old-time activity. Between the weather, which was hot, and the uproar on the Board, which was hot, too, collars wilted in a quarter of an hour, and shirts became like damp rags. D. & P. still continued to go up, up, up, until it reached 90. Half the brokers believed it would go to par, but the more momentous news began to unload, as the syndicate probably was doing, for the

shares were no longer hard to get. When Phil saw that the sales were becoming uncommonly numerous he rushed upstairs to the public stenographer's office and interviewed Miss Emmett, who had gone back there on Monday. She told Phil she was just thinking of selling, as she had received a note from the broker who had given her the tip advising her to get out at once.

"That's what I am going to do. Give me an order on the bank to sell your shares, too, and I will put it in with my own."

She wrote it out and handed it to him. Then he started for Nassau street as if the fate of the nation depended on his speed. There was a crowd in the waiting-room, and a line at the margin clerk's window that held him back twenty minutes. But he reached the goal at last.

"I want you to sell my 1,200 shares of P. & D. at once," he said to the clerk.

The young man nodded.

"And here is an order from the young lady for whom I bought 100 shares to sell hers, too."

"All right," replied the clerk.

The orders were telephoned to the bank's broker, and in a quarter of an hour the 1,300 shares were bought in by some broker acting for a customer, and the price that Phil and Miss Emmett got was 90.7-8. Phil went back to the office and put in his spare moments figuring up how much he had made. He found that he had cleared a little over thirty-six thousand dollars.

"Glory hallelujah! I'm worth forty-four thousand dollars. Who says I ain't a capitalist!"

Miss Emmett made thirty-six hundred dollars, but, though she was pleased to death over the fact, she didn't go into convulsions over it.

"It's a dead shame you wasn't in the deal, Ethel?" Phil said to Miss Carpenter when he showed her his big check next day. "You would have made over seven thousand dollars."

"It can't be helped," she replied regretfully. "How did you get the tip?"

"That's one of the few secrets I can't tell you. The person who gave it to me made me promise not to say a word about the matter. Of course, now that it is all over, she——"

"She!" exclaimed Ethel, with a look of the green-eyed monster in her eyes. "So it was a she, Mister Philip Bristow!"

"Dear me!" cried Phil, in great confusion. "I didn't want you to know that!"

"You didn't?" she flashed, almost resentfully. "I dare say she was very pleasant company for you while I was away. You were not going to sleep a wink at all while I was out of New York. Of course not! You wouldn't lose me for a farm—or perhaps it was a gold mine. Oh, you're like all the men——"

"I'm not a man yet, Ethel."

"Don't you call me Ethel any more. My name is Miss Carpenter."

"Oh, come, now, Ethel, you're not real mad, are you?"

"Mad? Of course I'm not mad. Why should I be mad?" she asked, with flashing eyes. "You aren't worth getting mad over. You're a mean, deceitful boy, and I don't intend to speak to you any more. So there!"

Phil scratched his head in a perplexed way and returned to his post outside

CHAPTER XIII.—Phil Meets With an Accident.

There was a suspicious redness about the stenographer's eyes when she returned to her machine. It was the first falling out she and Phil had ever had. She made her fingers fly on her work and tried to forget all about it. Phil did not show up in the counting-room again until after his lunch. Then he walked through to the washroom. On his way he stopped and had a talk with Will Ashley. Then he plucked up courage and went to the typewriter's desk. She saw him coming, but kept right on with her work.

"You aren't mad still, are you?" he asked.

She did not answer him.

"Aren't you going to speak to me any more?"

No answer.

"Are you jealous because——"

"No, I'm not jealous at anything," she snapped out. "Why don't you go and talk to your 'She' instead of bothering me when I'm busy?"

"I see I'll have to tell you who the young lady is."

"I don't want to know."

"Oh, come, now, you do want to know."

"I don't. I'm not interested in the person at all, nor you, either."

"I'm going to tell you, any——"

The buzz of Mr. Hewes's bell interrupted him and he had to leave here. He had a message to take to the Mills Building, and another to the Vanderpool Building. When he got back, half an hour later, he had to go out again. After that he had to go to the bank, so that it was more than three hours before he had a breathing spell. Then Mr. Hewes handed him some papers to carry to Miss Carpenter.

"I want to tell you the whole story of how I came to get that tip," he said, after laying the papers on her table. And he did, though she pretended not to listen to him. "I made thirty-six thousand three hundred dollars, and I'd have given half of it if you'd been in with me. I take just as much interest in seeing you win as I do in winning myself. I think I proved that in our two deals. I'd rather not have won the money than have a break-up with you. I mean it, whether you think so or not. Miss Emmett is all right in her way, but she don't stand one, two, three with me. That's all I've got to say. Are we going to be friends or not? It's up to you. I've tried to make matters clear. If I haven't succeeded it isn't my fault."

He tried to take her hand, but she eluded his grasp. He looked at her a moment and then walked slowly outside. In half an hour he put on his hat and left the office for the day. A little later she went home herself, feeling very miserable. At half-past ten next morning Mr. Hewes sent Phil down to the Bowling Green Building, on Broadway. Three-quarters of an hour later the telephone bell rang. The clerk who usually answered the call was not in the room, and the stenographer went into the booth. A moment later a cry sprang to her lips and she turned white as a sheet. The person at the other end of the wire was an attache of the Chambers Street Hospital, and he was trying to make the fact clear that a boy named Phil Bristow, who said he was a mas-

senger for Mr. Hewes, had been struck by an automobile on Broadway and removed to the hospital. It was uncertain yet how bad his injuries were, as he was still in the hands of the doctors.

Five minutes later Miss Carpenter, looking greatly upset, entered Mr. Hewes's private room and with quivering lips told him of the accident that had happened to Phil.

"My gracious!" cried the broker, very much startled. "Struck by an auto, and at the Chambers Street Hospital? I must go right over!"

He grabbed his hat and left the building, after telling the news to the cashier, who in turn communicated it to the clerks. Everybody was sorry to hear that Phil had been injured, for he was a favorite in the place, and work came to a standstill for a little while. As for Ethel Carpenter, she bent over her machine and buried her face in her handkerchief. The hospital man had said very little, but what he did say was rather obvious, and the stenographer was so nervous and excited that she could not do another stroke of work to save her life. Mr. Hewes returned to his office about half-past twelve and reported that Phil was not seriously injured, but had received a bad shaking up, and would be confined to his bed for several days. This intelligence was received with great satisfaction by the other employees. Miss Carpenter felt greatly relieved, but her work that afternoon showed several errors, which was a sign that her thoughts were not as close to business as usual. At half-past four she left the office, and instead of going directly home she walked over to the Chambers Street Hospital and asked how the young messenger was getting on. She received an encouraging answer and went away. The young doctor who held the brief conversation with her did not ask her name, so when he visited Phil, later on, he simply told him that a young lady had called and inquired about him. He described the visitor with sufficient accuracy for the boy to recognize who she was, and he smiled contentedly.

Will Ashley also called later on and made similar inquiries. Phil's accident was duly chronicled in the papers that afternoon and also on the following morning. Bob Davis read the story, and he, too, turned up at the hospital to find out how his friend was progressing. Ethel Carpenter made a second call on the following afternoon and found that Phil was coming around all right. While Bristow was away, Will Ashley was called on to carry the more important messages, the others being attended to by A. D. T. messengers. On the fourth day Phil was pronounced well enough to leave the hospital, and Mr. Hewes provided a carriage to convey him to his boarding-house. He did not appear at the office until Wednesday of the following week, and then there was a noticeable lameness in his walk. He held a small levee around his chair in the reception-room when the clerks arrived, but was alone when Miss Carpenter came in, a bit late. As soon as she saw him she rushed over with outstretched hand.

"I am so glad you are back, Phil!" she cried.

"Thanks, Ethel. You were very kind to call at the hospital and inquire about me. I appreciate it very much," he said, holding on to her hand.

She laughed and looked down.

"You aren't mad with me any more?" he asked wistfully.

"No, Phil," she replied in a low tone. "I acted very silly, and I don't know what you think of me. I want you to forgive me."

"Don't mention it, Ethel. There's nothing for me to forgive. But I felt very bad over the matter. I'd rather have been knocked out for good and all by the auto than to have lost your friendship."

She blushed deeper still, but made no reply. Phil, however, felt her hand tremble in his, and it rather encouraged him.

"You remember I told you early in June that I had my hand read by a professor of palmistry and astrology?"

"Yes."

"Everything he told me turned out true but one thing, which is yet in the future. I have been wondering whether he will be right in that, too."

"What was it?" she asked, with some curiosity.

"I don't know whether you'd care to have me tell you about that."

"Why not?"

"Because," he said, in a hesitating tone, "you are connected with it."

"What did he say about me?"

"He told me that you and I were partners in money-making deals, and that we'd both do well. He said we'd come out ahead in the I. & C. speculation we had on at the time. He told me that I was liable to meet with a serious accident, and I did."

"He must be a wonderful man."

"He is, and a very nice fellow to talk to. What I referred to as the one thing still in the perspective is that he said you and I might—that is, that it was possible that we—I guess I won't tell you just now."

"Oh, but I want to know," she insisted. "You have aroused my curiosity, and I won't be satisfied until you tell me what he said."

"Well, he said that it was not improbable that you and I might enter into another kind of partnership. I'm only telling you what he said."

"What kind of partnership?"

"One that usually lasts a considerable time and is not limited by articles of agreement. In other words, he said that we might—get married," replied Phil, desperately.

The stenographer flushed to the roots of her hair, snatched her hand away and ran into the counting-room.

"I wonder if I've made her mad again?" Phil asked himself anxiously.

CHAPTER XIV.—Conclusion.

Miss Carpenter did not look as if she was angry over again when Phil carried some statement to her later on to copy. But she did not look him in the face as she was accustomed to do. They had quite a little chat, during which she did not once relax her work at the machine. Phil, however, was satisfied, and avoided any more references to Professor Gregory, the palmist. His lameness gradually wore off, and a week later he felt as spry as he ever was in his life. The gentleman

who was in the automobile at the time Phil was run down called at Mr. Hewes's office to see what kind of recompense he could offer the boy, for he had visions of a civil suit before him. Phil, however, declined to take the check for five hundred dollars he wanted to offer him. The gentleman then offered to make it one thousand dollars.

Phil shook his head.

"Your apology is good enough for me. I'm sure it wasn't your fault. Broadway is a crowded thoroughfare, and I guess you didn't see me in time. I am not going to give you any trouble about the matter."

"But I shan't feel satisfied unless you allow me to make some kind of reparation, my lad."

"Well, sir, you're a big operator in stocks, aren't you?"

"Yes."

"I've got a little money I'd like to put into a good thing. Well, if you want to do something for me, send a good tip some time and I'll be satisfied. I promise you that I won't let it get away from me."

The gentleman pondered a moment.

"How much money have you?" he asked.

"I've got a few thousand dollars," replied Phil.

"Have you, indeed?" said the gentleman, in some surprise. "You promise not to sell or give away any pointer I may put you on to, do you?"

"Yes, sir. Mr. Hewes will tell you that I'm a boy of my word."

"I accept your promise, and I'll put you on to something right now. Go to-day and buy as many shares of D. & G. stock as you can raise the margin to cover. It's ruling at 87. It will go 110 or even higher, perhaps, inside of ten days. I'd advise you, however, to sell at 110 or thereabouts, to be on the safe side."

"Thank you, sir. I'll do as you say."

After the gentleman had gone away Phil ran in to tell the stenographer.

"You want to get your money out of the bank this afternoon, Ethel. I've got another tip."

Then he told her the substance of the interview he had just had with the owner of the automobile which had run him down the previous week.

"This is where I expect to make a hundred thousand dollars, maybe. Now, of course, you've got to be in on the snap as well. You must buy two hundred shares. It will take a margin of seventeen hundred and forty dollars."

"But I've only got about \$1,400, Phil."

"I'll lend you the balance. Bring your \$1,400 here in the morning."

That afternoon Phil bought 200 shares of D. & G. and put up \$13,000 as margin with the little bank. It was an unusually large order for the bank to handle, as it involved an outlay on its part of nearly \$10,000 to carry the deal. However, money was cheap in the Street just then, and as soon as the bank got the stock it hypothecated the shares with a large Wall Street institution for over \$250,000. Next morning, before noon, Phil bought 200 shares more for Ethel. The very next day the stock began to get active, and the price went up two points. He wondered how he could make Bob Davis wise to the situation without breaking the word to the operator who had given him the tip. He ran against Bob that very day.

"Doing anything in the market?" he asked him.

"Not a thing," was the reply.

"Well, D. & G. looks like a good thing. Why don't you take a flier with it?"

"Are you?" asked Bob.

"Maybe," replied Phil.

"Know nothing about it?" asked Bob.

"I know it's a gilt-edged stock."

"I know that much myself."

"It went up two points to-day."

"I didn't notice," answered Davis.

"If I was you I think I'd take a shy at it," said Phil.

"If you do I will," answered Bob.

"Then I don't mind telling you that I'm in it."

Next day a well-known financial daily came out with a statement that everything pointed to an alliance between D. & G. and the management of the coal and iron road, and as a consequence the shares of the former road began to boom again, and reached 96. On the succeeding day they reached par. Another bear raid was made on the road, but it didn't have much effect, for though the shares receded to 96 they soon recovered and went to 102. Over night the coalition between the two roads became generally known as a fact, and so when the Exchange opened next morning D. & G. started off at 103.

The same old excitement that always attends a boom set in, and the shares went right up to 110 before noon. At three o'clock the stock was going at 112, and at half past three Phil went to the bank and ordered his shares as well as Ethel's 200, sold. They were disposed of among the early sales next morning at 112 5-8.

When Phil got his statement D. & G. was selling at 116, but he was satisfied. He had cleaned up a quarter of a million by the deal. Ethel Carpenter's profits footed up nearly \$5,000. Phil was now worth \$164,000. Of this fact Mr. Hewes had not the least suspicion.

Nor did any clerk in the office dream that the young messenger had actually made a comfortable fortune in Wall Street that year. When Christmas came around, the stenographer said she was going to make Phil a handsome present for turning her original \$50 into over \$6,400.

"You mean that, do you, Ethel?" replied Phil.

"I certainly do," she answered.

"Well, there's only one kind of present I'll accept from you."

"What is that?" she said interestedly.

"Then I'll tell you. Give me your promise to marry me some day."

"Oh, Phil!" she exclaimed in great confusion.

"What is it—yes or no?"

Three days afterward Phil met Professor Gregory on the street.

"Say, you're all right, Mr. Gregory. Everything you told me has come true except the last, and that's going to, for the girl said 'yes.'"

Phil is now head clerk for Mr. Hewes, and there is a new stenographer in the office, because Ethel Bristow, nee Carpenter, has all she wants to do to look after the comfortable little home provided for her by An Ambitious Boy in Wall Street.

Next week's issue will contain "ON TO SUCCESS; or, THE BOY WHO GOT AHEAD."

CURRENT NEWS

A RING IN THE MIDST OF AN EEL

An eel caught by Albert J. Kane in Greenwich Harbor, at Greenwich, Conn., has netted him more than \$500. Inside the elongated fish he found a platinum dinner ring containing seventeen diamonds and six sapphires. A jeweler valued the ring at \$500.

DYING FROM BULL'S ATTACK

William Smith, a farmhand at the Maynard Smith dairy farm at Big Flats, near Corning, N. Y., is probably fatally injured as a result of having been attacked by a bull.

Smith entered the pen of the animal alone. Children playing about the barn heard the man's cries a moment later and witnessed the attack by the bull.

The animal is a prize Holstein and has been exhibited several years at fairs about the State.

NEW ISLAND IS THROWN UP BY BLACK SEA CONVULSION

A new island sprang up in the sea of Azov, arm of the Black Sea, as a result of the terrific maritime convulsion of July 15 near the Straits of Kertch. A gigantic geyser of earth, rocks and smoke spouted for ten minutes, terrifying the fisher population, who fled inland.

The island is a dangerous impediment to navigation and beacons have been erected to warn approaching mariners.

The eruption was preceded by a violent storm in which several vessels capsized and others were forced to abandon their cargoes and seek refuge in the harbors of neighboring islands.

BOYS, READ THIS

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THE EDITOR

Rob and the Reporters

— Or, —

Hustling for War News by Wireless

By GASTON GARNE

(A Serial Story.)

CHAPTER XVI.—(Continued).

"Correct. Who is your companion?"

"Is it safe to speak loud?"

"Perfectly. The proprietor of this house, who has just left us, is an Alsatian in full sympathy with the cause of the allies."

"Then here is my letter of introduction, Doctor. Read it and we can get right down to business."

The introduction must have included Rob, for Doctor Cordes shook hands, addressing him by name.

"I have the dispatches," he said. "I propose to give them to you now, for I must start back to Berlin within an hour. Say to General Taylor that he need expect no more from me. From Berlin I shall pass on to Copenhagen, if possible, and so return to London."

Doctor Cordes then placed in Brown's hands a sealed packet which the reporter carefully concealed in a secret pocket.

"Are we to stay in this house?" Brown asked.

"That is as you please," was the reply. "I vacate this room within an hour. There is no reason why you should not engage it, I presume. I will ascertain."

He pulled a bell cord and the old man answering the summons, he said in German:

"Herr Behrends, is there any objection to these gentlemen occupying this room until to-morrow night?"

Behrends said, "No objection," and it was so arranged.

They then left the doctor and sat down to a good breakfast in a private room on the lower floor.

"So far so good," said Brown in a whisper, adding: "I suppose, Rob, you would like to see something of the city, but really it isn't safe. I think we better stick to this house."

"It's up to you, of course," replied Rob, who was sitting next to the window.

He had scarcely said it when he sprang to his feet.

"I must go out at any risk!" he exclaimed in a hurried whisper.

"What's the matter?"

"A lady has just passed the window whom I must see!"

"Some one you know?"

"Yes."

Brown shrugged his shoulders.

Rob had seen Edith!

There could be no mistake.

In company with a motherly-looking German woman, she had walked past the window.

That was the time our hero realized how much he had come to care for Edith.

When he got outside he could see the pair walking slowly on ahead of him.

Rob hurried forward and, coming up with them, was about to speak when he remembered his disguise.

Edith merely glanced at him as he passed. It was evident that he was unrecognized.

Puzzled to know what he ought to do, Rob stopped and, looking in at a shop window, let the pair pass him, then falling in their wake.

"If I speak to her it may get her into all kinds of trouble," he thought. "Whatever shall I do?"

He followed on, turning presently into Altmarkstrasse.

Here fortune favored him, for the German woman now entered a milliner's shop, leaving Edith to pursue her way alone.

Rob was at her side in an instant.

"Edith, don't you know me?" he asked, as he raised his hat.

"Not Rob?"

"Yes, indeed! I'm amazed to find you here."

"No more than I am to meet you looking as you do! Why are you disguised?"

"Because I have been sent here on a secret mission and it was necessary. How came you here?"

"Why, you see, after that skirmish which immediately followed our capture I was sent with some of the women who followed the camp to a place of safety, a farm house where a German general named Sohmer was making temporary headquarters. I saw he was a gentleman, so I confided in him and told him just how I was situated. He assured me that it would be impossible for me to reach Durelle. Then he introduced me to a relative of his, a Mrs. Muller, who had come from Brussels and was going in a car to Hildesheim with an escort. He advised me to go with her and I decided to do so."

"The lady I saw you with?"

"Yes. I have been stopping at her house. She has been most kind, but I am just as anxious as ever to get to my mother, Rob. You can't tell how delighted I am to see you."

"Nor can I tell you how worried I have been about you, Edith. It is an immense relief."

"How did you come?"

"Can you keep a secret?"

"I certainly can."

"Well, then, I came by aeroplane, and I am returning to General Taylor's headquarters to-morrow night in the same way."

"Take me with you, Rob!" exclaimed Edith quickly.

"But —"

"Now don't say no! It has always been my ambition to go up in an aeroplane, Rob. I came to Hildesheim because I had to. You know how anxious I am to join my mother. If you can do me this service it will be something I never can forget you for."

"Give me your address and I'll see what can be done about it," replied Rob, adding: "But I advise you not to hope."

They parted then, for Rob felt that he had already carried the interview further than he had any right.

(To be continued.)

FROM EVERYWHERE

A BOTTLE A DAY THE LIMIT

Newfoundland's new bill governing the sale of alcoholic beverages is ready for the Governor's signature. As soon as this has been attached it will go into effect, replacing the Prohibition Act, which has been in effect since 1915. The Legislative Council gave the bill final passage.

The act permits the purchase of a bottle of spirits a day by any one person and gives to hotels the right to supply guests with beer and wines. The restrictive measures are drastic.

WOMAN OF EIGHTY BOBS HER HAIR

At the urgent request of her daughter, a physician, Mrs. Emma Barnes Smith, 80 years old, had her hair bobbed recently. Dr. Cora Smith King, the daughter, said that it was done to prevent possible congestion of the brain in hot weather.

Doctor King was formerly senior surgeon of the Woman's Evening Clinic in Washington. She said that she had her own hair shingled forty years ago.

Doctor King said that many men with round heads became bald through wearing tight fitting hats that pressed on the blood vessels and cut off the supply from the scalp. The man with a flat head, she said, was in less danger of baldness because his hat did not press so closely to the sides. Small hats worn by women with bobbed hair were not likely to cause baldness, she added.

DOG HAS BANK ACCOUNT

Bim Elgert, an aristocratic bulldog, earns his own cash and deposits it in the bank as a fund against the infirmities of age. So far as known, he is the only dog with a bank account in his own name.

Bim is owned by Mrs. Orel Elgert of Sherman Road, Chicago, and he earns his money by going about the premises and putting things in their proper places. He gets a dime for going to bed promptly, and if he whines or barks his pay is cut off. He carries baskets to and from the market and get an extra quarter for watching the automobile. If he leaps down from the seat and plays with another dog he loses the quarter.

Once a week he takes his collection of quarters and dimes to the bank, stands in front of the receiving teller's window on his hind legs, gets his book back and trots home. His balance is \$68 with no withdrawals.

SECRET OF BURIED TREASURE KEPT
30 YEARS

The quiet village of Setauket, L. I., whose nearest metropolis is Port Jefferson, awoke the other day to a mystery of buried treasure which has set many of its residents wondering what may lie deep-buried under the earth of their placid lawns and gardens.

It is, indeed, a quiet village, as may be seen from the fact that it took thirty years for word of the buried treasure to get about. More directly,

however, the tardiness of this report, which should have been made thirty years ago, is attributed to the fact that George W. Hawkins is a very quiet man.

Mr. Hawkins, a school teacher, has lived in Setauket almost half a century. On a summer afternoon back in 1894 he was in his garden, digging holes in which to place poles for climbing bean stalks. His shovel struck something hard. He scooped out a handful of gold coins. Digging further, he gathered up more than a hundred. Washed, they proved to be Spanish coins with dates varying from 1770 to 1775.

Mr. Hawkins, now retired, was surprised when neighbors began asking about the find. How news of it leaked out he does not know. Why he kept it secret these many years he refuses to divulge.

The coins are said to be of considerable value. Their finder has disposed of some, but the price received is among the things he intends to keep secret.

During the Revolutionary War, he said, the house in which he lives was occupied by a Rev. Mr. Brewster, pastor of the old Presbyterian Church on the village green. He believes the coins may have been buried hastily before a skirmish between American and British soldiers.

HOLE CUT IN SLOOP. SURVIVOR CRAWLS
OUT

Soldiers from Fort Hancock sauntering along the beach at Sandy Hook paused to contemplate the auxiliary sloop Dawn, which was washed ashore, bottom up and with Richard Ellingham, of Brooklyn, clinging to the keel.

While they were marveling at the endurance of the man who had maintained his grasp on the waterlogged boat for hours while the keel was washed by the waves, they were astonished to hear something thumping on the inside planking in the cabin.

Believing the noise to be caused by a locker or some other bit of furnishing about in the cabin, the soldiers were about to resume their stroll when they heard muffled cries for help. These also seemed to come from the cabin of the overturned boat, which was canted on the sand so that the waves lapped clear over it at high tide.

The soldiers, somewhat startled and incredulous of their ears, notified the Coast Guard stations at Sandy Hook and Sea Bright of the phenomenon, and men were sent with axes and crowbars. They also heard the thumping and the cries.

When an opening had been cut in the upturned bottom of the boat, out crawled Oscar Olsen, of Brooklyn, a boat builder, who was thought to have been drowned when the Dawn capsized. He had been imprisoned in the cabin for eight hours at sea and for several hours while the boat rested on the beach, but the cabin retained enough air to keep him alive. George Olafson, owner of the Dawn, is still missing.

INTERESTING RADIO NEWS AND HINTS

SEPARATE B BATTERIES

If you do not always use the loud speaker or if you do a lot of "DX" hunting with the detector tube alone, the economy of using a separate B battery for the detector is well worth considering.

A WARNING

Do not burn the detector tube so bright. There is a critical point where the tube works most efficiently and if it is forced above that point in an effort to strengthen weak signals, interfering noises are sure to result.

HAVE CARE

Do not use too much strength in screwing nuts down on binding posts. This applies particularly to transformers, where too much strength may result in twisting off the fine wire connected to the binding post.

TRY THIS

If your set is regenerating short circuit the grid condenser with a piece of wire and touch the grid terminal of the tube socket with a finger. If a distinct click is heard when the finger touches the binding post and also when the finger is removed it is an indication that the set is regenerating.

THE SUPER

The second harmonic super-heterodyne is a circuit in which an oscillating detector oscillates at approximately one-half the frequency of the incoming radio waves, instead of at the whole incoming frequency, as is the case in the other types of super-heterodyne receivers. Two-tuned circuits are connected to the oscillator, a simple circuit tuned to the frequency of the incoming waves and a regenerative circuit adjusted to oscillate at such a frequency that the second harmonic of this frequency beating with the incoming frequency produces the desired intermediate frequency.

TREES ACT AS ANTENNA

Many living trees talk is the successful test just completed by forest rangers in the big reserve at Sequim, Washington. Instead of carrying burdensome wire for antenna, two rangers found they could induce the multitude of limbs of fir and hemlocks to do the work.

Driving a copper nail into the base of the trunk and connecting it to the radio sender started every twig and leaf snapping off waves. Radio messages have to date been sent, by means of trees, two or three miles.

More experiments are in progress in the Northwest woods to increase the efficiency of the method. By such means any station may easily be reached by radiograms instead of utilizing the present system of telephones.

A ranger may be half a mile from a phone in an emergency, and by simply attaching his radio set to a tall tree instantaneous communication is certain. A peculiar feature of the tree-

antennae is that the higher the altitude the better waves are sent out.

OCEAN TESTS

Transatlantic telephone tests have been conducted for some months past by the American Telephone & Telegraph Company and the Western Electric Company engineers. In fact, rumor has it that commercial conversations may be carried on before the end of the year. For the present, special attention is being paid to modulation and to the development of secrecy. Daily talks with a British receiving station have been carried on from the great transmitting station at Rocky Point, some 70 miles east of New York, on Long Island. Test words and short phrases are repeated hundreds of times by a large staff of engineers and operators, who record their observations for the benefit of the designing engineers. Secrecy it is reported, will be achieved by "scrambling" the conversation at the transmitting end and "unscrambling" it at the receiving end. In this manner it will be possible to make radio telephone conversations private. There is a very remote chance that some ingenious experimenter may pick up disconnected bits of conversation, but as a general thing the radio telephone user will enjoy the same secrecy as the wire telephone.

DESCRIBES TRANSFORMERS

Radio frequency transformers vary somewhat in construction, but in general they consist of two coils of very fine copper or sometimes even iron or other resistance wire. One coil is the "primary," the other the "secondary." Unlike the audio instruments, the windings consist of only a few hundred turns, or perhaps a lot more than a hundred, depending on the make. There is no heavy iron core, but there may be a light one consisting of a paper tube filled with fine iron filings.

Radio frequency amplifiers are placed in the circuit ahead of the detector to amplify the incoming currents at radio frequency before they are rectified to lower frequency by the detector. Radio frequency amplifiers increase the range of a set as they intensify the weak signals, giving them strength enough to operate the detector. Audio frequency amplifiers follow the detector in the circuit. They amplify the audio frequency signals passed on by the detector. Audio amplifiers increase the volume of signals, but do not increase the range.

Push-pull transformers have five binding posts because there is an extra connection taken from one of the windings. In the input transformer, the secondary coil is tapped at its centre and a wire brought out to a terminal. The primary is one continuous winding, giving two more posts, while the ends of the secondary are brought out in the usual manner also. The output transformer (push-pull instruments always come in pairs, and cannot be used singly) has its primary tapped, while the secondary is solid.

GOOD READING

TO SAVE BLUE CRAB INDUSTRY

Blue crabs from Chesapeake Bay that used to sell for 50 cents a dozen now bring from \$1.50 to \$2. Despite this large increase in price, fishermen and others in the fishing industry complain because there are too few crabs caught to make the traffic pay. The Fisheries Service Bulletin, commenting on the situation, says that it is considered of sufficient importance to assign R. H. Fielder to Maryland and Virginia to make a close investigation of the matter and to obtain the necessary data to aid in saving this important industry from becoming extinct.

ONE MILLION MILES THIS SALESMAN'S RECORD

Fred M. Lewis, 523 West 112th street, New York, probably holds the world's mileage record as a traveling salesman. At the convention of the National Council of Traveling Salesmen, held recently, Lewis was said to have traveled more miles than any other member. During his thirty-two years on the road he averaged 35,000 miles a year, and altogether he has totaled more than a million miles. He sells laces and nettings.

Ten nights out of fourteen find him in a Pullman, yet he says he has never grown accustomed to a berth and still finds it hard to be lulled to sleep by the motion of the train. As frequently as twice in one year he has made the trip from Paris to California and back again. He thinks nothing of going from New York to San Francisco. He calls himself this city's longest distance commuter.

Never has he been in a wreck, though several times he has just escaped taking trains that met with trouble. He considers the life of a traveling salesman a healthful one despite its irregular hours of eating and sleeping. Constantly on the go, he has plenty of exercise.

LOST VILLAGE IS FOUND

The village of Weinfeld, near Gaildorf, Germany, has been rediscovered after having lain in ruins for more than four centuries. In the Sixteenth Century the village was swept by a pestilence which killed half its inhabitants, and this was followed by a disastrous fire.

Rumors became current that everyone in the village would die and the inhabitants fled without taking their possessions along, as they were at the time the village was almost a ruin. Landslides later helped to wipe out traces of the houses, which have just been found four feet under the ground.

\$2,000,000,000 MOVES IN NEW YORK STREETS

The death of a pigeon was the only untoward incident that marked completion of the task of transferring \$2,000,000,000 in bullion, government bonds and securities from the Federal Reserve Bank vaults in the Treasury Building to the new building at 100 Wall Street.

The pigeon was crushed under an Adams Express Company truck that bore a load valued at \$25,000,000. The entire transfer was accomplished without a hitch in details. It was the largest amount of money or its direct equivalent ever moved at one time.

The billions were transferred in forty-five armored cars, each protected by a machine gun and four guards with revolvers in each hand, and driven by an armed chauffeur.

W. H. Moran, chief of the United States Secret Service, was in charge of operations. He had with him his assistant, Joseph A. Palma, and twenty-five Secret Service men. A cordon of 150 patrolmen was established, under Inspector Donohue and Captain Quinn, of Headquarters, effecting a dead line for the restricted area enclosed by Broadway, Wall, John and William streets. No person could enter the area unless directly charged with the transportation or guarding of the wealth. In addition, four armed guards of the Adams Express Company were stationed at each corner.

Finally, as further precaution, twenty-five marksmen of the bomb squad took posts on roof tops of the district. W. R. Huntington, traffic manager for the Adams Express Company, announced himself as delighted with the perfect smoothness that characterized the entire proceedings.

The Federal Reserve Bank begins work in its new headquarters with 1,500 employees on the job. Eventually there will be a personnel of 2,500 in the building.

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FROM ALL POINTS

TREE 64 YEARS OLD BEARS FRUIT

At the home of Mrs. S. H. King, Carthage, Mo., is an apple tree that has produced fruit for sixty-four years. It was planted in 1860 by G. M. Robinson, who owned the property at that time. A few years ago a part of the tree withered and died and that part was cut off. The remaining part of the tree is forty inches around. The apple is known as the summer astrakan.

ROOSTER ADOPTS ORPHAN CHICKS

When the mother of a flock of chickens belonging to Walter Pannel of Taloga, Okla., fell a victim to the heat, a large Plymouth Rock rooster adopted the brood, which he cares for in true motherly fashion. At first the little chicks were unable to understand his method of calling them, but now they follow him about as he hunts bits of food for them.

HOME FIRE EXTINGUISHER

One of the best and simplest of chemical fire extinguishers can be made out of old burnt-out electric light globes. These are submerged, nipple or point downward, in a dish or basin of carbon tetrachloride. Then with a pair of pliers its point is nipped off. The liquid then is sucked in by the vacuum in the lamp until nearly full. When filled the minute entry hole should be stopped with wax or cement which should not be allowed to come into contact with the liquid content. The filled globes should be stored in special racks, point upward. They are excellent as first-aid extinguishers for domestic or laboratory fires.

VETERAN CONDUCTOR RODE 4,260,000 MILES

Owen Monahan, retired railroad conductor, who traveled 4,260,000 miles during his half century of service with the New York Central Lines, died recently at the home of a brother at 426 Yonkers Avenue, Yonkers, in his seventieth year. He retired last May on a pension due to his failing health.

Monahan entered the employ of the Central as a brakeman, becoming a conductor thirty-six

years ago. His run for a long time was between this city and Buffalo. For several years he was in charge of No. 1, known as "The Mohawk," leaving Grand Central Terminal at 10 A. M. for Chicago. He would leave the train at Buffalo, returning in charge of No. 22, "The Lake Shore Limited." In the course of his career Monahan made the acquaintance of many famous persons, including Theodore Roosevelt, Jay Gould, President Taft, John D. Rockefeller and all the Governors of the State for the last thirty-five years.

"Roosevelt was the friendliest passenger I ever had," he once remarked. "He used to ride with me regularly when he was in Albany. He asked me lots of questions and never forgot my answers."

LAUGHS

Lady (on board)—Oh, steward; I'm getting so seasick—I—I don't know what to do! Steward—Don't worry about that, lady—in a little while you'll know!

"I call 'em the cutlery family." "Why so?" "Well, the daughter spoons, the father forks out the money, and the mother knifes the other guests."

Madge—How was the yachting party? Marjorie—so-so. There were so many on board the boat the best Charlie could do was to hug the shore.

"Oh, mamma, come quick!" cried little Bess, who had never before seen her small brother do anything but crawl. "Come quick, mamma! Baby is standing on his hind legs."

The dying man shook his head tearfully and maintained, "I won't take it, no, Ikey, it tastes awful." "But my dear fren'," groaned Ikey, "you can't die and leave all these expensive medicines wasted."

A village ne-er-do-well, who was out early on poaching intent, came face to face with the squire. There was no escape, so he said, "Good morning, sir. What brings you out so early?" "Getting an appetite for my breakfast," answered the squire. "And what brings you out so early?" "Getting a breakfast for my appetite," was the reply.

Old Gentlemen: "Bless my heart! this vibration of the carriage is very unusual. Pray, my little man, have you any apprehension of accidents on railways?" Juvenile: "Oh, none in the least; and especially with such a fat old buffer as you to be shot against."

Pat could not awake in the morning in time enough to get to his work, so he invented an alarm clock to awake him. When he saw his friend Mike he showed it to him. "Well, wot do ye think of it, Mike?" "I think it's a good thing; but how does it work?" said Mike. "Shure, now," replied Pat, "you just press the button and the alarm goes off."

BRIEF BUT POINTED

ROBINS OR LUMBER?

A Philadelphia firm ordered some white oak planks from a lumber company of Toga, W. Va., and were informed that the planking could not be delivered for a few weeks because a robin was raising a family on the lumber pile and all concerned wished to give the birds a chance.

NATURAL BRIDGE, VIRGINIA

This celebrated bridge, a great natural arch of rock, is located near the small village of Natural Bridge, Rockbridge County. The village is about 1,700 feet above the level of the sea and about 180 miles by rail west of the city of Richmond. The bridge, of natural rock, is about 10 feet long and from 50 to 150 feet wide. At a height of 215 feet above the water it spans a small stream known as Cedar Creek. This great natural curiosity is of horizontal limestone strata and is said by geologists to be the remains of the roof of a cave or underground tunnel through which the stream once flowed. By a royal grant of July 5, 1774, a tract of 157 acres, "including the Natural Bridge" on Cedar Creek, was conveyed to Thomas Jefferson and it remained in his estate until 1826.

COINS CLEANER THAN BILLS

Coinage has much more utility than paper money, a recent study made by a German biologist has shown. On a bank note which had been in circulation for some time and subjected to frequent handling as many as 145,000 bacteria were discovered. Metallic coins showed a much smaller bacteria count. Coinage money is less harmful because its smooth surface does not accumulate bacteria and because of the specific germicidal action of the metal itself.

The all too common practice of allowing children to put coins in their mouths is, of course, greatly to be condemned, for the dangers of infection are great.

NEW 12-INCH RIFLES HURL A TON 30 MILES

Great Artillery shells, weighing over two newly installed 12-inch rifles at Fort Tilden, Rockaway Point, Queens, recently, and will they were entirely satisfied with the results. These rifles are the largest pieces of ordnance in existence and army officers said that in comparison with the big guns at the other fortifications near New York Harbor they could easily give the best at sea. The new rifles have a range of between 30 and forty-five miles.

Projectiles weighing 2,400 pounds were fired a distance of 32,000 yards in yesterday's tests.

Four charges of 250 pounds of powder each were used. The charge can be increased for longer ranges. Four shots were fired by gun crews under command of Lieutenant William E. O'Connell from the first rifle, which was tested twice.

Thursday. Six shots also were fired from the second gun.

Unlike the 12-inch rifles which have been tested at the fort, the 16-inch monsters have comparatively little vibration. No windows were broken in near-by buildings yesterday, as was the case when the 12-inch rifles were fired, but a distant tremor was felt in homes in the Rockaways and the detonations alarmed residents in the Flatbush section.

Telephone inquiries began to pour into police stations in that section and hundreds were received at Brooklyn Police Headquarters. For a time efforts to learn the nature of the reports failed and rumors of a disastrous explosion flew about the southeast section of Brooklyn until the police learned of the artillery tests.

Officers from Fort Hancock and Fort Tilden were stationed at the Deal and Shark River Coast Guard Stations on the New Jersey coast as observers.

LOOK, BOYS!

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ITEMS OF INTEREST

RANIER SHEDDING COAT

Mount Ranier's thick robe of age-old snow and ice is giving way this summer to fierce onslaughts of Old Sol, exposing parts of the mountain never before seen by man. Following one of the driest and warmest seasons for several generations, huge areas of snowfields on the north side of the peak have begun to melt rapidly.

Scientists from the State University are interested in the phenomena, believing new specimens of geology may be discovered in the uncovered glacial slides.

Because of the imminent danger of destructive avalanches visitors to the national playground are warned away from the vicinity and kept within bounds by strands of wire.

RED-HAIRED GIRLS SCORE ONCE MORE

Red-haired women made the best school teachers.

This is the unqualified conviction of Will C. Wood, Superintendent of Schools in California, protests from blondes and brunettes, notwithstanding.

"I never have known a red-haired teacher who was not a success," says Wood.

In support of his statement Wood has a letter from J. R. Conniff, official of the Louisiana Department of Education, which suggests that special certificates be issued to teachers having red hair.

The certificate suggested by Conniff reads:

"This certificate is given to Jane Doe in testimony of the possession of red hair, which proves the highest intelligence, and authority is given her to teach anything and everything, whether in the heavens, on the earth, under the earth or even in purgatory."

25,000 DEER, AND NONE CAN BE SHOT

What to do about a herd of 25,000 deer, inhabiting a virgin forest tract fifty miles square and increasing at the rate of about 8,000 fawns a year is a problem the Department of Agriculture seeks to solve.

The deer are living and multiplying in the Kaibab national forest of southern Utah, which the late Emerson Hough sought to have set aside permanently as a national monument to be known as President's forest.

This forest has been a national game preserve for seventeen years.

Thus protected from human and natural foes, the deer have thrived and increased until to-day the forest service sees danger of starvation or an epidemic from over-crowding.

The proposition of permitting hunters to enter the forest has met with objections because of fear that the slaughter will be excessive. There is a sportsmanship feature also, the deer are so tame that motor tourists often count as many as 500 on a trip through the park to the rim of the canyon. Shooting deer in the Kaibab would be about like killing steers in a pasture.

HOW TO MAKE A WATER TELESCOPE

One of the most interesting devices for studying the ways of fishes and other aquatic creatures is the water telescope. In its construction the instrument is very simple. A tube is first made of copper zinc, or other metal which will not rust. The tube should be not less than 3 feet in length and may with advantage be longer. At one end fit a circle of very clear plate glass. To fix the glass a ring of metal, to act as a flange, should be soldered inside the tube a short distance from the end. The circle of glass should rest on this, white lead being used on the other side to keep the glass in place and make the tube watertight.

The telescope is used by pushing the end with the glass below the surface and resting the tube on the edge of a boat or the bank. The depth to which the observer can see will naturally depend on the clearness or otherwise of the water. In clear water it is possible to see quite plainly objects that may be fifty feet or more away. The most favorable opportunities occur when bright sunshine is streaming down through the water. Many interesting fishes can be observed at very moderate depths. Care should be taken to keep the water telescope quite still, as sudden movements are likely to startle the fishes. When an evening is quiet the fishes, impelled by curiosity, may come close to the end of the telescope, and unique opportunities arise for studying their peculiarities and behavior.

TROPICAL ANIMALS SUFFER FROM HEAT

"What wild animals do you think feel the heat most?" asked Colonel Sol. A. Stephan, general manager of the Cincinnati zoo.

"Why, polar bears and wolves and other things that come from 'way up north,' of course," answered the reporter.

"Not in 10,000,000 years," remarked Colonel Stephan, as he watched two gobs of perspiration racing down the reporter's face. "The animals most affected by hot weather are the lions, tigers, giraffes, elephant and other beasts from Africa and India.

"I'll admit it's hotter in Africa and India than any other place, except, perhaps, Needles, Cal.," he continued. "But you must remember that the lions and tigers and elephants have brains. They don't stand out in the sun like you and I are doing now. They hide away in the daytime in the jungles, where it is nice and cool, and come forth at night to get their meals.

"We have to keep turning the hose on these tropical creatures during hot weather. One day last week we found old 'Abe,' one of our giraffes, whom we consider the finest specimen of his kind in captivity, nearly gone. We lost no time in giving him first aid treatment, for he is worth a lot of money. 'Lil,' the elephant, wasn't feeling any too good, so we gave her a good cold bath, also.

"The polar bears don't mind the heat, as they stay in the water most of the time. Neither do the wolves, which have caves wherein they may find refuge from the sun."



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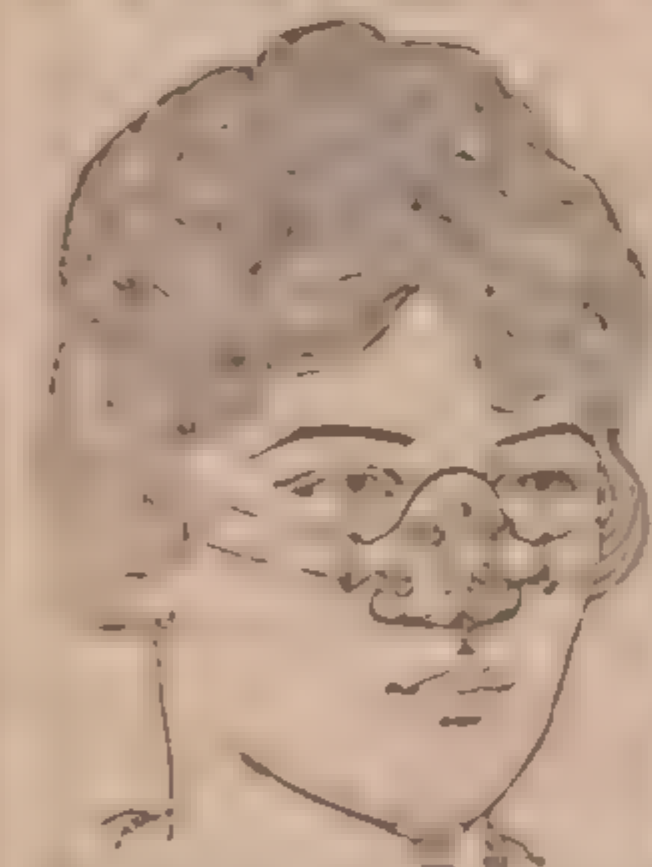
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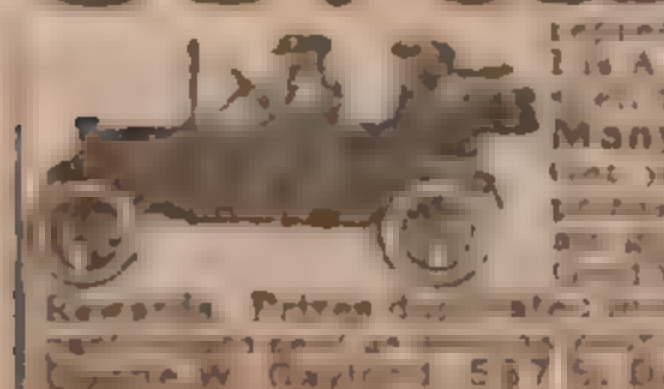
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NORTH PACIFIC FOGS THWART WHALERS

Continued dense fogs in the North Pacific Ocean seriously affect and cut down this year's whale harvest, declare cod fishers returning to Anacortes, Wash.

For weeks the open water in Bering Sea and Bering Straits opening into the Arctic whaling grounds has been covered with a pall of black fog, which lifts only occasionally to give the hunters a sight of the leviathans blowing off on the horizon.

According to the official whale dope this would have been an exceptional year for the slaughter of the mammoth creatures and with an ascending market for the whale products a big return was expected. Early reports from many points along the North Alaskan coast told of the unusual number of migrating whales.

In addition to hunting whales many schooners have entered the northern waters in search of walrus tusks and in this quest the fog also will play havoc. Unless improved weather conditions ensue in the next four weeks the summer's adventure will be upset because an early Arctic winter is predicted for 1924-1925.

"THIRTEEN O'CLOCK"

Among the many legends that circle around Windsor Castle is the story of the sleeping sentry. As *Answers*, a London publication, tells the story, the sentry was arrested for sleeping on duty and saved himself from being "shot at dawn" by stoutly declaring he was not asleep at all. To prove this he averred that in the deep silence of midnight he heard a local church clock strike, not twelve but thirteen.

So wild and improbable a statement startled his judges, who postponed sentence to allow inquiries to be made. Several witnesses thereupon testified that the clock did actually strike thirteen on that night and the sentry was acquitted.

The guardsman's name was John Hatfield, and the incident occurred in the reign of William and Mary.

"Not at all improbable," commented a policeman of to-day, when he heard the story. "It's this way: you hear a clock strike 'twelve,' doze off and then hear that clock strike 'one' — twelve and one are thirteen. An hour goes quickly."

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